



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [CITIGROUP INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [2,381,064,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
----------------------	-------------

- | | |
|---|--------------------------------------------------------------------------------------------------------------------------------|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

Mailing Address:

CITIGROUP INC.
388 GREENWICH STREET
NEW YORK, NY 10013

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	2,396,805,000			2,332,363,333			2,345,854,750			2,222,139,000			1,979,195,500		
Net income (\$000)	12,332,000			18,779,000			21,952,000			11,047,000			19,401,000		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.93	2.79	10	1.78	2.65	10	1.78	2.60	10	1.95	2.77	13	2.36	3.01	20
+ Non-interest income	1.27	0.94	72	1.31	1.09	66	1.25	1.04	67	1.36	1.21	62	1.33	1.32	60
- Overhead expense	2.14	2.18	53	1.99	2.21	37	2.06	2.17	46	2.05	2.57	27	2.15	2.69	21
- Provision for credit losses	0.19	0.10	79	-0.19	-0.12	31	-0.17	-0.09	30	0.72	0.51	81	0.42	0.15	92
+ Securities gains (losses)	-0.01	0	10	0.02	0.01	85	0.01	0.01	78	0.06	0.02	85	0.07	0.01	95
+ Other tax equivalent adjustments	0	0	87	0	0	9	0	0	7	0	0	88	0	0	4
= Pretax net operating income (tax equivalent)	0.87	1.46	7	1.35	1.76	19	1.17	1.66	12	0.62	1.04	17	1.21	1.56	20
Net operating income	0.70	1.10	10	1.07	1.34	25	0.94	1.26	15	0.50	0.81	19	0.98	1.19	21
Net income	0.69	1.10	10	1.07	1.34	25	0.94	1.26	15	0.50	0.82	19	0.98	1.19	21
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.89	3.36	18	2.29	3.12	11	2.29	3.06	12	2.78	3.55	13	4.14	4.41	30
Interest expense	0.83	0.35	89	0.40	0.26	81	0.40	0.25	82	0.71	0.52	76	1.62	1.08	84
Net interest income (tax equivalent)	2.07	3.01	10	1.90	2.85	10	1.89	2.80	10	2.07	3.01	13	2.52	3.33	20
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.50	0.09	93	0.78	0.12	96	0.70	0.11	95	1.08	0.27	93	1.12	0.21	94
Earnings coverage of net loan and lease losses (X)	7.13	36.38	26	5.14	26.30	18	4.98	39.72	16	3.88	22.91	17	4.11	24.40	18
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.48	1.17	95	2.61	1.32	93	2.40	1.23	92	3.63	1.58	95	1.80	0.83	94
Allowance for loan and lease losses / Total loans and leases	2.39	1.15	95	2.54	1.30	93	2.33	1.20	91	3.59	1.55	95	1.78	0.81	94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.39	70	0.61	0.58	60	0.52	0.49	61	0.83	0.71	66	0.59	0.57	56
30-89 days past due loans and leases / Total loans and leases	0.55	0.33	80	0.47	0.29	80	0.58	0.32	82	0.60	0.39	79	0.72	0.43	81
Liquidity and Funding															
Net noncore funding dependence	43.57	5.89	98	39.94	-3.31	98	41.22	-2.33	97	52.51	3.20	96	58.48	14.45	96
Net short-term noncore funding dependence	-22.90	0.87	7	-32.07	-9.17	10	-28.41	-7.71	9	-21.91	-4.76	12	-7.81	3.38	15
Net loans and leases / Total assets	27.93	63.09	6	28.74	58.81	5	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10
Capitalization															
Tier 1 leverage ratio	6.97	9.22	6	7.31	9.07	9	7.21	8.98	8	7.37	9.13	6	7.96	9.76	10
Holding company equity capital / Total assets	8.34	9.68	25	8.50	10.79	15	8.81	10.71	19	8.82	11.16	16	9.90	12.43	20
Total equity capital (including minority interest) / Total assets	8.36	9.81	24	8.54	10.91	13	8.84	10.82	18	8.86	11.29	16	9.94	12.57	19
Common equity tier 1 capital / Total risk-weighted assets	12.29	11.79	62	11.65	12.64	35	12.25	12.42	51	11.85	12.38	45	11.79	12.17	48
Net loans and leases / Equity capital (X)	3.35	6.64	5	3.38	5.47	9	3.41	5.53	8	3.36	5.58	10	3.65	5.21	14
Cash dividends / Net income	30.97	31.93	45	21.23	27.22	38	23.85	28.27	41	48.83	42.30	61	28.41	33.12	39
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.81	6.04	34	5.70	9.51	35	1.39	10.50	13	15.83	16.68	49	1.76	9.26	18
Equity capital	-1.15	-3.83	59	3.61	7.52	33	1.27	7.46	20	3.21	6.99	32	-1.52	10.49	4
Net loans and leases	-2.03	14.48	5	3.58	-0.66	75	2.89	3.36	53	-5.10	9.07	9	2.45	9.10	25
Noncore funding	1.95	36.20	30	-4.64	-21.64	75	-7.29	-14.79	64	11.16	-12.18	77	4.85	6.59	52
Parent Company Ratios															
Short-term debt / Equity capital	1.20	0.48	84	6.66	0.55	94	4.52	0.57	90	7.82	0.77	92	3.67	1.02	82
Long-term debt / Equity capital	78.20	11.91	96	77.16	10.65	95	76.28	10.95	95	76.83	13.56	93	72.34	13.04	94
Equity investment in subsidiaries / Equity capital	110.38	104.01	76	110.53	103.15	85	110.56	103.22	83	106.93	102.81	75	104.60	103.22	59
Cash from ops + noncash items + op expense / Op expense + dividends	10.55	118.32	17	96.07	155.61	26	88.56	154.48	19	97.58	147.24	19	262.10	190.27	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	30,953,000	26,920,000	36,106,000	40,753,000	49,106,000	14.98	-2.00
Income from lease financing receivables.....	14,000	20,000	21,000	-80,000	55,000	-30.00	-80.56
Fully taxable income on loans and leases.....	30,964,000	26,936,000	36,122,000	40,661,000	49,156,000	14.95	-2.18
Tax-exempt income on loans and leases.....	3,000	4,000	5,000	12,000	5,000	-25.00	-25.00
Estimated tax benefit on income on loans and leases.....	305	626	783	1,616	620	-51.38	-74.87
Income on loans and leases (tax equivalent).....	30,967,305	26,940,626	36,127,783	40,674,616	49,161,620	14.95	-2.18
Investment interest income (tax equivalent).....	7,292,695	5,376,374	7,296,217	7,895,384	9,720,380	35.64	19.81
Interest on balances due from depository institutions.....	2,172,000	418,000	577,000	928,000	2,682,000	419.62	86.44
Interest income on other earning assets.....	8,295,000	4,943,000	6,518,000	8,631,000	14,990,000	67.81	21.75
Total interest income (tax equivalent).....	48,727,000	37,678,000	50,519,000	58,129,000	76,554,000	29.32	6.57
Interest on time deposits of \$250K or more	224,000	19,000	25,000	213,000	483,000	1078.95	25.84
Interest on time deposits < \$250K.....	162,000	176,000	222,000	502,000	679,000	-7.95	800.00
Interest on foreign office deposits	3,028,000	1,294,000	1,809,000	3,153,000	6,328,000	134.00	-2.01
Interest on other deposits	2,044,000	632,000	840,000	1,808,000	4,714,000	223.42	124.86
Interest on other borrowings and trading liabilities.....	7,587,000	3,648,000	4,857,000	8,068,000	16,548,000	107.98	14.62
Interest on subordinated debt and mandatory convertible securities	907,000	771,000	1,036,000	1,009,000	1,166,000	17.64	0.78
Total interest expense.....	13,952,000	6,540,000	8,789,000	14,753,000	29,918,000	113.33	19.11
Net interest income (tax equivalent).....	34,775,000	31,138,000	41,730,000	43,376,000	46,636,000	11.68	2.25
Non-interest income.....	22,864,000	22,851,000	29,231,000	30,151,000	26,301,000	0.06	10.85
Adjusted operating income (tax equivalent)	57,639,000	53,989,000	70,961,000	73,527,000	72,937,000	6.76	5.50
Overhead expense.....	38,545,000	34,745,000	48,303,000	45,591,000	42,598,000	10.94	20.67
Provision for credit losses.....	3,341,000	-3,401,000	-3,891,000	15,939,000	8,218,000		-39.11
Securities gains (losses)	-237,000	398,000	317,000	1,441,000	1,331,000		
Other tax equivalent adjustments	6,000	-3,000	-3,000	10,000	-32,000		
Pretax net operating income (tax equivalent).....	15,665,000	23,547,000	27,510,000	13,682,000	23,913,000	-33.47	-11.49
Applicable income taxes	3,003,000	4,680,000	5,451,000	2,525,000	4,430,000	-35.83	-45.64
Tax equivalent adjustments	33,000	28,000	41,000	50,000	12,000	17.86	-10.81
Applicable income taxes (tax equivalent).....	3,036,000	4,708,000	5,492,000	2,575,000	4,442,000	-35.51	-45.41
Minority interest	67,000	67,000	73,000	40,000	66,000	0.00	63.41
Net income before discontinued operations, net of minority interest	12,562,000	18,772,000	21,945,000	11,067,000	19,405,000	-33.08	3.84
Discontinued operations, net of applicable income taxes.....	-230,000	7,000	7,000	-20,000	-4,000		
Net income attributable to holding company.....	12,332,000	18,779,000	21,952,000	11,047,000	19,401,000	-34.33	1.96
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	12,399,000	18,846,000	22,025,000	11,087,000	19,467,000	-34.21	2.17
Investment securities income (tax equivalent).....	7,292,695	5,376,374	7,296,217	7,895,384	9,720,380	35.64	19.81
US Treasury and agency securities (excluding mortgage-backed securities)	1,422,000	1,069,000	1,506,000	1,520,000	1,975,000	33.02	3.87
Mortgage-backed securities	1,723,000	1,342,000	1,767,000	1,986,000	2,605,000	28.39	23.25
All other securities	4,147,695	2,965,374	4,023,217	4,389,384	5,140,380	39.87	24.94
Cash dividends declared.....	3,819,000	3,987,000	5,236,000	5,394,000	5,512,000	-4.21	44.22
Common	3,025,000	3,176,000	4,196,000	4,299,000	4,403,000	-4.75	72.36
Preferred.....	794,000	811,000	1,040,000	1,095,000	1,109,000	-2.10	-11.09

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.71	3.12	21	2.15	2.90	12	2.15	2.85	13	2.62	3.27	13	3.87	4	37
Less: Interest expense	0.78	0.33	89	0.37	0.24	81	0.37	0.23	82	0.66	0.48	77	1.51	0.98	84
Equals: Net interest income (tax equivalent)	1.93	2.79	10	1.78	2.65	10	1.78	2.60	10	1.95	2.77	13	2.36	3.01	20
Plus: Non-interest income	1.27	0.94	72	1.31	1.09	66	1.25	1.04	67	1.36	1.21	62	1.33	1.32	60
Equals: adjusted operating income (tax equivalent)	3.21	3.77	18	3.09	3.80	16	3.02	3.70	14	3.31	4.04	17	3.69	4.41	18
Less: Overhead expense	2.14	2.18	53	1.99	2.21	37	2.06	2.17	46	2.05	2.57	27	2.15	2.69	21
Less: Provision for credit losses	0.19	0.10	79	-0.19	-0.12	31	-0.17	-0.09	30	0.72	0.51	81	0.42	0.15	92
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0	10	0.02	0.01	85	0.01	0.01	78	0.06	0.02	85	0.07	0.01	95
Plus: other tax equivalent adjustments	0	0	87	0	0	9	0	0	7	0	0	88	0	0	4
Equals: Pretax net operating income (tax equivalent)	0.87	1.46	7	1.35	1.76	19	1.17	1.66	12	0.62	1.04	17	1.21	1.56	20
Less: Applicable income taxes (tax equivalent)	0.17	0.34	9	0.27	0.41	14	0.23	0.38	13	0.12	0.23	18	0.22	0.36	13
Less: Minority interest	0	0	90	0	0	88	0	0	88	0	0	85	0	0	80
Equals: Net operating income	0.70	1.10	10	1.07	1.34	25	0.94	1.26	15	0.50	0.81	19	0.98	1.19	21
Plus: Net extraordinary items	-0.01	0	1	0	0	96	0	0	97	0	0	1	0	0	3
Equals: Net income	0.69	1.10	10	1.07	1.34	25	0.94	1.26	15	0.50	0.82	19	0.98	1.19	21
Memo: Net income (last four quarters)	0.65	1.10	9	0.99	1.30	18	0.94	1.26	15	0.50	0.82	19	0.98	1.19	20
Net income—BHC and noncontrolling (minority) interest	0.69	1.11	7	1.08	1.35	24	0.94	1.27	13	0.50	0.83	17	0.98	1.20	21
Margin Analysis															
Average earning assets / Average assets	93.64	92.93	59	93.92	93.09	60	93.93	93.08	61	94.16	92.32	72	93.37	91.05	75
Average interest-bearing funds / Average assets	65.97	60.58	75	67.65	61.98	75	66.95	61.99	74	68.08	64.06	70	67.43	65.57	61
Interest income (tax equivalent) / Average earning assets	2.89	3.36	18	2.29	3.12	11	2.29	3.06	12	2.78	3.55	13	4.14	4.41	30
Interest expense / Average earning assets	0.83	0.35	89	0.40	0.26	81	0.40	0.25	82	0.71	0.52	76	1.62	1.08	84
Net interest income (tax equivalent) / Average earning assets	2.07	3.01	10	1.90	2.85	10	1.89	2.80	10	2.07	3.01	13	2.52	3.33	20
Yield or Cost															
Total loans and leases (tax equivalent)	5.94	4.24	92	5.19	4.07	90	5.20	4.01	91	5.80	4.27	93	7.03	5.09	92
Interest-bearing bank balances	1.13	0.79	88	0.19	0.13	93	0.20	0.14	93	0.35	0.27	74	1.47	2.04	21
Federal funds sold and reverse repos	1.28	1.05	62	0.32	0.25	72	0.33	0.25	73	0.80	0.68	64	2.59	2.44	66
Trading assets	1.86	0.57	83	1.52	0.45	81	1.52	0.45	82	1.79	0.60	79	2.69	0.99	80
Total earning assets	2.89	3.33	19	2.29	3.09	11	2.29	3.04	12	2.78	3.51	13	4.14	4.36	33
Investment securities (tax equivalent)	1.91	1.96	50	1.56	1.77	36	1.55	1.77	36	1.97	2.25	26	2.83	2.76	58
US Treasury and agency securities (excluding mortgage-backed securities)	0.84	1.38	11	0.73	1.23	21	0.73	1.14	24	0.99	1.75	19	1.80	2.32	17
Mortgage-backed securities	2.19	1.87	83	1.68	1.55	62	1.68	1.57	63	2.12	2.05	54	3.18	2.61	91
All other securities	3.16	2.89	63	2.32	2.85	35	2.37	2.81	39	2.61	3.24	22	3.35	4.06	31
Interest-bearing deposits	0.66	0.35	86	0.26	0.22	68	0.27	0.21	68	0.55	0.53	58	1.39	1.10	73
Time deposits of \$250K or more	1.28	0.61	93	0.19	0.70	4	0.20	0.66	5	0.86	1.42	11	1.45	1.96	15
Time deposits < \$250K	1.34	0.58	91	1.28	0.67	92	1.26	0.62	93	2.02	1.36	93	2.75	1.82	97
Other domestic deposits	0.52	0.31	81	0.17	0.16	65	0.17	0.15	65	0.43	0.36	70	1.44	0.93	85
Foreign deposits	0.75	0.52	81	0.31	0.12	85	0.32	0.14	81	0.58	0.42	67	1.30	1.19	53
Federal funds purchased and repos	1.40	0.88	78	0.46	0.18	88	0.44	0.17	89	0.96	0.62	80	3.29	1.86	88
Other borrowed funds and trading liabilities	1.55	1.55	44	0.82	1.29	33	0.84	1.27	35	1.33	1.50	43	2.62	2.38	65
All interest-bearing funds	1.18	0.54	90	0.55	0.38	80	0.56	0.37	83	0.98	0.74	77	2.24	1.49	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		22,864,000		22,851,000		29,231,000		30,151,000		26,301,000		
Fiduciary activities income		2,103,000		2,067,000		2,742,000		2,359,000		2,183,000		
Service charges on deposit accounts - domestic		825,000		818,000		1,106,000		1,008,000		995,000		
Trading revenue.....		-3,436,000		7,500,000		10,236,000		12,819,000		13,130,000		
Investment banking fees and commissions.....		4,788,000		7,092,000		9,258,000		7,352,000		6,528,000		
Insurance activities revenue.....		332,000		425,000		549,000		589,000		640,000		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		271,000		130,000		151,000		-43,000		58,000		
Net securitization income		38,000		70,000		105,000		71,000		62,000		
Net gains (losses) on sales of loans, OREO, other assets.....		-232,000		129,000		275,000		458,000		1,381,000		
Other non-interest income.....		18,175,000		4,620,000		4,809,000		5,538,000		1,324,000		
Total overhead expenses		38,545,000		34,745,000		48,303,000		45,591,000		42,598,000		
Personnel expense.....		20,037,000		18,041,000		25,134,000		22,214,000		21,432,000		
Net occupancy expense.....		1,715,000		1,690,000		2,308,000		2,324,000		2,323,000		
Goodwill impairment losses		535,000		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		263,000		271,000		361,000		457,000		566,000		
Other operating expenses.....		15,995,000		14,743,000		20,500,000		20,596,000		18,277,000		
Fee income on mutual funds and annuities.....		21,000		24,000		22,000		29,000		42,000		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		248,180		229,957		234,194		221,119		211,495		
Average personnel expense per employee.....		80.74		78.45		107.32		100.46		101.34		
Average assets per employee.....		9,657.53		10,142.61		10,016.72		10,049.52		9,358.12		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.09	2.43	25	0.11	2.14	25	0.08	2.17	25	0.10	2.02	24
Overhead expenses / Net Interest Income + non-interest income	66.90	58.02	84	64.39	58.85	72	68.11	59.28	84	62.04	62.28	53
Percent of Average Assets												
Total overhead expense	2.14	2.18	53	1.99	2.21	37	2.06	2.17	46	2.05	2.57	27
Personnel expense.....	1.11	1.20	41	1.03	1.23	25	1.07	1.21	35	1	1.30	22
Net occupancy expense.....	0.10	0.22	9	0.10	0.24	9	0.10	0.23	9	0.10	0.26	5
Other operating expenses.....	0.93	0.73	84	0.86	0.72	75	0.89	0.72	81	0.95	0.94	68
Overhead less non-interest income	0.87	1.22	20	0.68	1.08	15	0.81	1.10	21	0.69	1.25	14
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	66.87	57.55	84	64.36	58.34	74	68.07	58.83	85	62.01	61.82	56
Personnel expense.....	34.76	31.86	63	33.42	32.89	47	35.42	32.93	64	30.21	32.36	34
Net occupancy expense.....	2.98	5.98	12	3.13	6.26	10	3.25	6.23	10	3.16	6.58	8
Other operating expenses.....	29.13	19.14	93	27.81	18.68	92	29.40	19.18	93	28.63	22.28	82
Total non-interest income	39.67	24.10	84	42.33	28.20	83	41.19	27.67	81	41.01	28.83	79
Fiduciary activities income	3.65	2.13	74	3.83	2.27	72	3.86	2.20	72	3.21	2.09	69
Service charges on domestic deposit accounts	1.43	3.30	21	1.52	3.25	23	1.56	3.27	24	1.37	3.27	20
Trading revenue.....	-5.96	0.57	1	13.89	0.68	96	14.42	0.62	97	17.43	1.28	97
Investment banking fees and commissions.....	8.31	2.15	90	13.14	2.46	92	13.05	2.58	92	10	2.46	89
Insurance activities revenue.....	0.58	0.36	75	0.79	0.38	79	0.77	0.36	79	0.80	0.41	78
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0.47	1.23	57	0.24	0.56	53	0.21	0.60	48	-0.06	0.01	26
Net securitization income	0.07	0	94	0.13	0.01	93	0.15	0.01	93	0.10	0	93
Net gain (loss) - sales of loans, OREO, and other assets	-0.40	1.19	7	0.24	3.64	17	0.39	3.30	20	0.62	3.92	28
Other non-interest income.....	31.53	8.80	96	8.56	9.39	57	6.78	9.27	36	7.53	9.65	44
Overhead less non-interest income	27.21	32.79	29	22.03	29.67	25	26.88	30.52	33	21	31.93	19
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.17	21.50	26	19.88	21.49	31	19.81	21.18	32	18.45	18.63	41
Applicable income tax + TE / Pretax net operating income + TE	19.38	23.57	8	19.99	23.11	12	19.96	22.67	13	18.82	21.18	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	171,578,000	175,901,000	176,436,000	177,438,000	169,802,000	-2.46	3.86	
Commercial and industrial loans	161,811,000	167,855,000	159,164,000	167,657,000	177,036,000	-3.60	-4.59	
Loans to individuals	169,543,000	163,003,000	172,146,000	173,176,000	200,542,000	4.01	-6.41	
Loans to depository institutions and acceptances of other banks	10,621,000	12,149,000	9,814,000	11,544,000	13,556,000	-12.58	-41.14	
Agricultural loans	573,000	604,000	659,000	657,000	1,316,000	-5.13	-53.83	
Other loans and leases	167,156,000	176,933,000	186,931,000	164,445,000	156,458,000	-5.53	25.28	
Less: Unearned income	0	0	0	632,000	593,000		-100.00	
Loans and leases, net of unearned income	681,282,000	696,445,000	705,150,000	694,285,000	718,117,000	-2.18	1.97	
Less: Allowance for loan and lease losses	16,309,000	17,715,000	16,455,000	24,956,000	12,783,000	-7.94	31.89	
Net loans and leases	664,973,000	678,730,000	688,695,000	669,329,000	705,334,000	-2.03	1.41	
Debt securities that reprice or mature in over 1 year	383,055,000	373,278,000	377,888,000	319,111,000	238,860,000	2.62	43.61	
Mutual funds and equity securities	431,000	379,000	543,000	515,000	458,000	13.72	41.78	
Subtotal	1,048,459,000	1,052,387,000	1,067,126,000	988,955,000	944,652,000	-0.37	13.62	
Interest-bearing bank balances	276,872,000	300,187,000	239,418,000	288,133,000	174,394,000	-7.77	68.82	
Federal funds sold and reverse repos	349,214,000	337,696,000	327,288,000	294,712,000	251,322,000	3.41	38.24	
Debt securities that reprice or mature within 1 year	113,312,000	115,160,000	122,807,000	116,136,000	117,738,000	-1.60	42.58	
Trading assets	352,418,000	340,462,000	329,257,000	371,872,000	274,638,000	3.51	36.12	
Total earning assets	2,140,274,000	2,145,892,000	2,085,896,000	2,059,808,000	1,762,744,000	-0.26	27.57	
Non-interest-bearing cash and due from depository institutions	26,664,000	28,906,000	27,534,000	26,349,000	23,967,000	-7.76	17.28	
Premises, fixed assets, and leases	13,386,000	13,413,000	13,625,000	13,808,000	13,884,000	-0.20	71.90	
Other real estate owned	16,000	22,000	29,000	43,000	61,000	-27.27	-88.81	
Investment in unconsolidated subsidiaries	6,594,000	7,413,000	7,215,000	8,045,000	7,965,000	-11.05	-7.15	
Intangible and other assets	194,245,000	166,303,000	157,201,000	152,123,000	142,537,000	16.80	11.89	
Total assets	2,381,064,000	2,361,876,000	2,291,413,000	2,260,090,000	1,951,158,000	0.81	26.04	
Quarterly average assets	2,405,487,000	2,344,344,000	2,386,329,000	2,294,733,000	1,996,158,000	2.61	27.13	
Average loans and leases (YTD)	695,177,333	692,321,333	694,437,000	701,810,250	699,708,000	0.41	6.83	
Memoranda								
Loans held-for-sale	23,648,000	17,741,000	20,137,000	6,383,000	7,585,000	33.30	222.09	
Loans not held-for-sale	657,634,000	678,704,000	685,013,000	687,902,000	710,532,000	-3.10	-0.47	
Real estate loans secured by 1–4 family	100,221,000	93,061,000	92,493,000	93,950,000	90,884,000	7.69	7.37	
Commercial real estate loans	27,121,000	26,885,000	27,436,000	25,833,000	25,067,000	0.88	40.05	
Construction and land development	6,922,000	6,780,000	6,719,000	6,124,000	4,935,000	2.09	31.92	
Multifamily	8,702,000	8,057,000	8,394,000	8,632,000	7,916,000	8.01	89.05	
Nonfarm nonresidential	11,497,000	12,048,000	12,323,000	11,077,000	12,216,000	-4.57	20.83	
Real estate loans secured by farmland	59,000	63,000	62,000	66,000	70,000	-6.35	-25.32	
Total investment securities	496,797,000	488,817,000	501,238,000	435,762,000	357,056,000	1.63	43.37	
U.S. Treasury securities	224,633,000	211,442,000	234,259,000	167,446,000	106,099,000	6.24	108.82	
US agency securities (excluding mortgage-backed securities)	0	0	0	51,000	5,319,000		-100.00	
Municipal securities	11,477,000	11,702,000	11,620,000	12,643,000	12,914,000	-1.92	-19.62	
Mortgage-backed securities	101,864,000	106,280,000	99,316,000	95,495,000	84,353,000	-4.16	42.03	
Asset-backed securities	31,891,000	30,192,000	29,182,000	21,862,000	22,001,000	5.63	47.84	
Other debt securities	126,501,000	128,822,000	126,318,000	137,750,000	125,912,000	-1.80	5.15	
Mutual funds and equity securities	431,000	379,000	543,000	515,000	458,000	13.72	41.78	
Available-for-sale securities	228,387,000	290,309,000	283,645,000	330,218,000	275,823,000	-21.33	-22.57	
U.S. Treasury securities	89,663,000	123,172,000	122,440,000	146,153,000	106,099,000	-27.21	-16.65	
US agency securities (excluding mortgage-backed securities)	0	0	0	51,000	5,319,000		-100.00	
Municipal securities	2,153,000	2,684,000	2,621,000	3,384,000	3,810,000	-19.78	-62.37	
Mortgage-backed securities	11,712,000	37,065,000	33,619,000	44,540,000	36,095,000	-68.40	-74.34	
Asset-backed securities	375,000	264,000	303,000	277,000	522,000	42.05	-92.91	
Other debt securities	124,484,000	127,124,000	124,662,000	135,813,000	123,978,000	-2.08	4.01	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-28,057,000	669,000	-925,000	2,848,000	1,448,000			
Available-for-sale securities appreciation (depreciation)	-7,138,000	1,072,000	-836,000	4,672,000	174,000			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	249,903,000	252,985,000	252,192,000	231,696,000	152,352,000	-1.22	89.33	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	135,440,000	118,630,000	129,828,000	45,093,000	34,758,000	14.17	135.17
NOW, ATS and transaction accounts	311,286,000	281,275,000	252,355,000	104,797,000	84,520,000	10.67	311.93
Time deposits less brokered deposits < \$250K	-25,081,000	-33,977,000	-35,125,000	-57,841,000	-32,633,000		
MMDA and other savings accounts	188,161,000	285,188,000	295,848,000	442,302,000	324,369,000	-34.02	-32.64
Other non-interest-bearing deposits	0	0	0	0	0	0	0
Core deposits	609,806,000	651,116,000	642,906,000	534,351,000	411,014,000	-6.34	60.09
Time deposits of \$250K or more	51,154,000	11,902,000	9,127,000	17,451,000	28,433,000	329.79	121.07
Foreign deposits	619,742,000	641,434,000	623,802,000	650,516,000	570,361,000	-3.38	18.57
Federal funds purchased and repos	203,429,000	209,184,000	191,285,000	199,525,000	166,339,000	-2.75	26.13
Secured federal funds purchased	0	0	0	0	0	0	0
Commercial paper	25,578,000	17,012,000	16,018,000	18,010,000	16,476,000	50.35	154.94
Other borrowings w/remaining maturity of 1 year or less	49,510,000	48,366,000	44,117,000	53,326,000	65,628,000	2.37	-38.23
Other borrowings w/remaining maturity over 1 year	201,328,000	195,393,000	195,216,000	201,055,000	187,865,000	3.04	32.28
Brokered deposits < \$250K	45,474,000	50,039,000	49,854,000	78,407,000	60,838,000	-9.12	17.20
Noncore funding	1,196,215,000	1,173,330,000	1,129,419,000	1,218,290,000	1,095,940,000	1.95	21.04
Trading liabilities	191,811,000	177,126,000	159,288,000	164,035,000	118,431,000	8.29	38.21
Subordinated notes and debentures + trust preferred securities	24,020,000	27,707,000	27,475,000	28,809,000	27,185,000	-13.31	-16.34
Other liabilities	160,095,000	130,987,000	129,653,000	114,405,000	104,642,000	22.22	29.31
Total liabilities	2,181,947,000	2,160,266,000	2,088,741,000	2,059,890,000	1,757,212,000	1.00	31.40
Equity Capital							
Perpetual preferred stock (including surplus)	18,864,000	17,870,000	18,864,000	19,324,000	17,828,000	5.56	-1.08
Common stock	31,000	31,000	31,000	31,000	31,000	0.00	0.00
Common surplus	108,478,000	108,047,000	108,134,000	108,002,000	107,992,000	0.40	0.37
Retained earnings	193,462,000	183,024,000	184,948,000	168,272,000	165,369,000	5.70	24.67
Accumulated other comprehensive income	-48,298,000	-36,851,000	-38,765,000	-32,058,000	-36,318,000		
Other equity capital components	-73,977,000	-71,246,000	-71,240,000	-64,129,000	-61,660,000		
Total holding company equity capital	198,560,000	200,875,000	201,972,000	199,442,000	193,242,000	-1.15	-12.77
Noncontrolling (minority) interest in subsidiaries	557,000	735,000	700,000	758,000	704,000	-24.22	-43.62
Total equity capital, including minority interest	199,117,000	201,610,000	202,672,000	200,200,000	193,946,000	-1.24	-12.91
Total liabilities and capital	2,381,064,000	2,361,876,000	2,291,413,000	2,260,090,000	1,951,158,000	0.81	26.04
Memoranda							
Non-interest-bearing deposits	235,477,000	240,571,000	257,815,000	227,539,000	184,559,000	-2.12	11.28
Interest-bearing deposits	1,090,699,000	1,113,920,000	1,067,874,000	1,053,186,000	886,087,000	-2.08	44.67
Total deposits	1,326,176,000	1,354,491,000	1,325,689,000	1,280,725,000	1,070,646,000	-2.09	37.35
Long-term debt that reprices within 1 year	33,332,000	31,116,000	28,839,000	37,225,000	33,557,000	7.12	-19.86
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	201,972,000	199,442,000	199,442,000	193,242,000	196,220,000		
Accounting restatements	0	0	0	-2,746,000	151,000		
Net income	12,332,000	18,779,000	21,952,000	11,047,000	19,401,000		
Net sale of new perpetual preferred stock	0	-1,454,000	-460,000	1,496,000	-464,000		
Net sale of new common stock	343,000	-3,000	85,000	5,000	-112,000		
Sale of treasury stock	513,000	793,000	802,000	866,000	948,000		
Less: Purchase of treasury stock	3,250,000	7,910,000	7,913,000	3,335,000	18,238,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	3,819,000	3,987,000	5,236,000	5,394,000	5,512,000		
Change in other comprehensive income	-9,533,000	-4,793,000	-6,707,000	4,260,000	852,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,000	8,000	7,000	1,000	-4,000		
Holding company equity capital, ending balance	198,560,000	200,875,000	201,972,000	199,442,000	193,242,000		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	7.21	39.88	7	7.45	36.06	7	7.70	36.25	8	7.85	36.22	10	8.70	37.78	13
Commercial and industrial loans	6.80	11.23	27	7.11	11.11	25	6.95	10.76	28	7.42	13.52	17	9.07	12.02	36
Loans to individuals	7.12	3.58	81	6.90	3.60	80	7.51	3.36	83	7.66	3.40	82	10.28	4.20	82
Loans to depository institutions and acceptances of other banks	0.45	0.02	94	0.51	0.02	96	0.43	0.02	94	0.51	0.03	95	0.69	0.04	94
Agricultural loans.....	0.02	0.19	48	0.03	0.21	46	0.03	0.18	48	0.03	0.19	46	0.07	0.24	57
Other loans and leases.....	7.02	4.52	72	7.49	4.26	75	8.16	4.47	77	7.28	4.63	73	8.02	5.01	75
Net loans and leases.....	27.93	63.09	6	28.74	58.81	5	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10
Debt securities over 1 year.....	16.09	18.76	40	15.80	18.32	44	16.49	19.46	41	14.12	15.55	43	12.24	14.60	37
Mutual funds and equity securities	0.02	0.05	45	0.02	0.05	45	0.02	0.06	48	0.02	0.05	50	0.02	0.06	51
Subtotal	44.03	83.05	5	44.56	78.17	6	46.57	79.22	6	43.76	78.16	7	48.41	79.65	9
Interest-bearing bank balances	11.63	3.61	93	12.71	9.37	72	10.45	8.50	63	12.75	7.51	83	8.94	3.06	90
Federal funds sold and reverse repos	14.67	0.52	96	14.30	0.53	96	14.28	0.54	96	13.04	0.82	93	12.88	1.57	89
Debt securities 1 year or less	4.76	1.71	89	4.88	1.51	91	5.36	1.56	90	5.14	1.68	90	6.03	1.91	89
Trading assets	14.80	0.59	97	14.41	0.58	96	14.37	0.49	96	16.45	1.01	96	14.08	1.19	93
Total earning assets.....	89.89	90.76	39	90.86	91.57	40	91.03	91.77	41	91.14	91.05	51	90.34	89.53	60
Non-interest cash and due from depository institutions.....	1.12	0.98	62	1.22	0.99	67	1.20	0.82	82	1.17	1.07	53	1.23	1.14	53
Other real estate owned.....	0	0.01	30	0	0.01	25	0	0.01	31	0	0.02	20	0	0.03	19
All other assets.....	9	8.19	61	7.92	7.39	60	7.77	7.35	57	7.70	7.82	47	8.43	9.27	40
Memoranda															
Short-term investments	31.05	6.75	94	31.88	12.31	93	30.09	11.47	93	30.93	11.17	92	27.85	7.63	91
U.S. Treasury securities.....	9.43	1.98	93	8.95	1.18	95	10.22	1.47	96	7.41	0.84	95	5.44	1.03	92
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	24	0.27	0.54	50
Municipal securities	0.48	1.69	42	0.50	1.70	42	0.51	1.73	41	0.56	1.69	42	0.66	1.34	46
Mortgage-backed securities	4.28	12.93	11	4.50	13.46	12	4.33	14.14	9	4.23	11.75	12	4.32	11.44	12
Asset-backed securities	1.34	0.85	72	1.28	0.47	81	1.27	0.50	81	0.97	0.32	82	1.13	0.28	84
Other debt securities	5.31	0.51	96	5.45	0.51	96	5.51	0.53	96	6.09	0.42	96	6.45	0.39	96
Loans held-for-sale.....	0.99	0.30	87	0.75	0.50	75	0.88	0.55	75	0.28	0.52	45	0.39	0.39	65
Loans held for investment	27.62	63.03	6	28.74	58.34	6	29.89	58.06	6	30.44	61.72	7	36.42	63.50	10
Real estate loans secured by 1–4 family	4.21	12.79	15	3.94	11.57	18	4.04	11.46	19	4.16	11.91	20	4.66	13.29	19
Revolving	0.19	1.52	19	0.25	1.44	21	0.23	1.42	20	0.31	1.66	22	0.45	2.07	27
Closed-end, secured by first liens	3.96	10.86	19	3.62	9.73	19	3.74	9.67	22	3.76	9.81	21	4.08	10.69	22
Closed-end, secured by junior liens	0.07	0.19	39	0.08	0.19	36	0.07	0.17	38	0.09	0.22	37	0.13	0.28	39
Commercial real estate loans	1.14	24.89	6	1.14	22.35	6	1.20	22.69	6	1.14	22.22	8	1.28	22.23	10
Construction and land development	0.29	3.92	9	0.29	3.40	9	0.29	3.34	9	0.27	3.40	11	0.25	3.44	12
Multifamily.....	0.37	3.87	9	0.34	3.32	9	0.37	3.57	10	0.38	3.12	10	0.41	3.01	12
Nonfarm nonresidential	0.48	15.73	4	0.51	14.65	5	0.54	14.57	3	0.49	14.72	6	0.63	14.69	8
Real estate loans secured by farmland.....	0	0.34	24	0	0.35	23	0	0.30	23	0	0.33	24	0	0.36	24

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	25.18	62.29	9	25.26	60.51	11	25.02	61.05	10	25.56	57.15	11	23.65	57.46	10
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	14.71	20.65	30	13.36	20	29	13.12	19.86	29	13.53	19.43	29	12.66	20.75	26
Real estate loans secured by 1–4 family.....	0.65	2.39	23	0.84	2.47	24	0.73	2.43	25	1.01	2.64	26	1.23	3.15	30
Revolving	14.06	18.01	36	12.52	17.35	32	12.38	17.24	32	12.52	16.59	32	11.43	17.39	30
Closed-end.....	3.98	38.12	5	3.86	37.13	3	3.89	37.86	3	3.72	34.63	5	3.49	33.52	7
Construction and land development.....	1.02	6.10	15	0.97	5.69	12	0.95	5.65	14	0.88	5.26	13	0.69	5.09	12
1–4 family.....	0	1.40	10	0	1.19	9	0	1.18	10	0	0.93	12	0	0.94	15
Other.....	1.01	4.62	16	0.97	4.46	13	0.95	4.40	15	0.88	4.19	14	0.69	4.02	12
Multifamily.....	1.28	5.86	12	1.16	5.41	12	1.19	5.78	12	1.24	4.96	14	1.10	4.69	15
Nonfarm nonresidential	1.69	24.30	3	1.73	24.45	3	1.75	24.56	3	1.60	22.93	5	1.70	22.15	7
Owner-occupied.....	0.15	8.11	7	0.16	8.31	7	0.17	8.29	7	0.20	7.68	8	0.21	7.72	11
Other.....	1.53	15.95	4	1.57	15.83	4	1.58	15.94	4	1.40	14.95	6	1.49	14.34	7
Real estate loans secured by farmland.....	0.01	0.55	25	0.01	0.61	24	0.01	0.54	25	0.01	0.54	25	0.01	0.55	25
Loans to depository institutions and acceptances of other banks.....	1.56	0.04	97	1.74	0.03	97	1.39	0.04	97	1.66	0.06	96	1.89	0.11	92
Commercial and industrial loans	23.75	18.37	71	24.10	19.45	67	22.57	18.86	64	24.15	22.17	61	24.65	19.53	70
Loans to individuals	24.89	6.24	92	23.41	6.58	90	24.41	6.24	92	24.94	6.13	92	27.93	7.13	92
Credit card loans	22.20	0.53	96	20.03	0.51	96	21.14	0.53	96	21.17	0.65	95	23.39	0.81	95
Agricultural loans.....	0.08	0.31	58	0.09	0.38	53	0.09	0.34	58	0.09	0.32	58	0.18	0.37	68
Other loans and leases.....	24.54	8.16	90	25.41	8.42	90	26.51	8.75	90	23.69	9.09	87	21.79	9.85	85
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	95.92	411.16	7	96	383.43	7	96.42	391.81	7	95.06	381.27	9	100.72	391.26	12
Real estate loans secured by 1–4 family.....	56.03	133.66	20	50.79	124.74	21	50.54	126.06	21	50.33	125.03	23	53.91	138.18	20
Revolving	2.47	15.46	19	3.19	15.53	21	2.83	15.44	20	3.76	17.42	23	5.24	21.26	25
Closed-end.....	53.56	116.59	21	47.60	107.54	22	47.71	108.85	23	46.57	106.14	23	48.67	115.20	22
Commercial real estate loans	15.16	254.65	4	14.67	238.58	4	14.99	245.88	4	13.84	234.65	7	14.87	229.44	8
Construction and land development.....	3.87	39.81	9	3.70	36.07	6	3.67	35.95	7	3.28	35.62	10	2.93	34.95	11
1–4 family.....	0.01	9.02	9	0.01	7.44	9	0.01	7.42	8	0.01	6.34	12	0.01	6.61	12
Other.....	3.86	30.27	12	3.69	28.34	8	3.66	28.11	10	3.27	28.16	10	2.92	27.32	11
Multifamily.....	4.87	40.47	9	4.40	35.29	8	4.59	38.66	10	4.62	32.74	10	4.70	31.04	12
Nonfarm nonresidential	6.43	161.09	3	6.58	156.30	3	6.73	158.05	3	5.93	155.06	6	7.25	152.10	7
Owner-occupied.....	0.59	53.43	7	0.62	52.63	6	0.66	52.99	6	0.73	52.37	9	0.88	53.07	11
Other.....	5.84	105.96	3	5.96	100.99	4	6.08	102.54	3	5.20	100.54	7	6.37	97.41	8
Real estate loans secured by farmland.....	0.03	3.36	25	0.03	3.67	23	0.03	3.22	23	0.04	3.44	23	0.04	3.60	23
Loans to depository institutions and acceptances of other banks.....	5.94	0.26	96	6.63	0.20	96	5.36	0.21	96	6.18	0.28	96	8.04	0.44	94
Commercial and industrial loans	90.46	115.08	45	91.61	116.17	42	86.98	114.45	41	89.82	139.91	27	105.01	122.02	47
Loans to individuals	94.79	35.47	84	88.96	36.56	81	94.07	34.55	83	92.78	37.47	83	118.95	43.51	87
Credit card loans	84.55	2.79	96	76.13	2.58	96	81.47	2.77	96	78.76	3.30	95	99.63	4.34	95
Agricultural loans.....	0.32	1.73	53	0.33	2.03	48	0.36	1.86	50	0.35	1.88	48	0.78	2.18	58
Other loans and leases.....	93.45	50.11	79	96.56	47.63	80	102.15	51.06	79	88.10	49.54	76	92.80	52.44	79
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.55	30.74	6	4.77	29.25	5	5.14	30.07	5	4.45	27.32	6	4.56	26.45	7
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	21.13	205.31	6	18.12	187.63	6	19.79	195.33	6	16.57	183.76	8	19.41	178.57	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	21.72	262.15	6	18.74	244.92	4	20.45	252.85	6	17.30	240.85	7	20.29	236.10	8

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	31.05	6.75	94	31.88	12.31	93	30.09	11.47	93	30.93	11.17	92	27.85	7.63	91
Liquid assets	55.84	23.63	93	56.01	29.12	92	54.76	29.03	92	54.93	26.22	90	47.03	22.44	90
Investment securities	20.86	20.98	52	20.70	20.37	56	21.87	21.63	52	19.28	17.85	58	18.30	16.99	59
Net loans and leases	27.93	63.09	6	28.74	58.81	5	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10
Net loans, leases and standby letters of credit	32.20	63.92	6	33.17	59.61	6	34.67	59.49	7	34.33	62.48	7	41.62	64.84	11
Core deposits	25.61	74.28	2	27.57	75.52	3	28.06	75.71	3	23.64	70.67	5	21.07	63.09	7
Noncore funding	50.24	12.30	97	49.68	10.15	97	49.29	10.30	97	53.90	14.13	96	56.17	19.36	96
Time deposits of \$250K or more	2.15	1.67	72	0.50	1.67	16	0.40	1.58	14	0.77	2.11	20	1.46	2.94	25
Foreign deposits	26.03	0.33	98	27.16	0.33	98	27.22	0.34	97	28.78	0.36	98	29.23	0.43	98
Federal funds purchased and repos	8.54	1.24	94	8.86	1.19	96	8.35	1.23	96	8.83	1.47	94	8.53	1.94	90
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-6.12	0.58	3	-5.44	0.54	3	-5.94	0.54	3	-4.21	0.54	6	-4.36	0.48	8
Commercial paper	1.07	0.02	95	0.72	0.01	96	0.70	0.01	96	0.80	0.01	96	0.84	0.02	93
Other borrowings w/remaining maturity of 1 year or less	2.08	2.18	58	2.05	0.88	78	1.93	1	75	2.36	1.24	77	3.36	3.01	57
Earning assets that reprice within 1 year	49.65	35.71	85	42.85	38.80	60	44.91	37.37	69	43.90	39.38	58	54.54	39.29	90
Interest-bearing liabilities that reprice within 1 year	8.14	6.79	75	4.51	6.64	42	4.32	6.39	44	6.76	8.20	51	9.64	10.19	56
Long-term debt that reprices within 1 year	1.40	0.38	85	1.32	0.27	87	1.26	0.26	87	1.65	0.47	85	1.72	0.96	78
Net assets that reprice within 1 year	40.11	27.35	81	37.02	30.83	61	39.33	29.65	73	35.49	29.11	59	43.18	26.63	90
Other Liquidity and Funding Ratios															
Net noncore funding dependence	43.57	5.89	98	39.94	-3.31	98	41.22	-2.33	97	52.51	3.20	96	58.48	14.45	96
Net short-term noncore funding dependence	-22.90	0.87	7	-32.07	-9.17	10	-28.41	-7.71	9	-21.91	-4.76	12	-7.81	3.38	15
Short-term investment / Short-term noncore funding	148.09	112.63	75	181.20	304.29	39	178.50	273.46	41	144.94	184.19	51	115.70	77.77	75
Liquid assets - short-term noncore funding / Nonliquid assets	78.97	24.05	90	87.32	36.72	91	83.79	36.68	89	74.54	28.18	89	43.34	16.97	86
Net loans and leases / Total deposits	50.14	79.04	8	50.11	73.05	8	51.95	72.79	12	52.26	79.43	8	65.88	90.31	11
Net loans and leases / Core deposits	109.05	86.19	82	104.24	78.83	87	107.12	78.25	88	125.26	88.34	89	171.61	103.93	93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-17.02	-10.05	24	0.40	0.50	55	-0.55	0.12	19	1.70	1.57	60	0.93	0.72	68
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.33	-19.27	89	0.63	1.06	43	-0.49	-0.25	40	2.80	4.31	31	0.11	1.36	20
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	53.94	26.09	84	40.53	13.65	86	43.30	14.28	87	24.10	11.38	75	22.62	12.67	69
Available-for-sale securities	45.97	71.92	17	59.39	84.59	13	56.59	83.77	12	75.78	87.23	25	77.25	85.40	32
U.S. Treasury securities	45.22	9.62	92	43.26	6.01	92	46.74	6.70	93	38.43	4.72	92	29.71	6.15	90
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0.01	4.01	24	1.49	3.49	48
Municipal securities	2.31	8.02	42	2.39	8.38	42	2.32	8.22	40	2.90	9.83	39	3.62	7.75	48
Mortgage-backed securities	20.50	62.34	6	21.74	66.09	6	19.81	66.54	5	21.91	66.64	7	23.62	67.43	8
Asset-backed securities	6.42	4.33	69	6.18	2.45	78	5.82	2.50	79	5.02	1.91	78	6.16	1.66	84
Other debt securities	25.46	3.02	96	26.35	3.01	96	25.20	3.08	96	31.61	3.01	95	35.26	2.94	95
Mutual funds and equity securities	0.09	0.27	46	0.08	0.29	45	0.11	0.29	47	0.12	0.35	45	0.13	0.40	48
Debt securities 1 year or less	22.81	9.28	84	23.56	8.18	89	24.50	7.78	89	26.65	10.55	86	32.97	11.86	89
Debt securities 1 to 5 years	45.23	20.14	89	42.72	17.39	89	44.18	18.25	88	47.88	17.03	90	39.31	17.94	84
Debt securities over 5 years	31.87	68.28	9	33.64	72.07	8	31.21	71.11	7	25.35	69.86	7	27.59	66.02	14
Pledged securities	50.30	31.26	78	51.75	33.37	74	50.31	32.26	77	53.17	35.67	72	42.67	30.57	67
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-1.81	-40.81	83	3.81	64.27	22	-1.35	27.98	33	28.62	183.32	23	-2.45	26.69	35
Investment securities	1.63	11.76	42	12.11	32.48	36	15.03	31.36	34	22.04	23.62	58	2.71	11.75	34
Core deposits	-6.34	4.57	12	24.97	16.96	80	20.32	16.94	70	30.01	26.88	68	7.07	11.23	48
Noncore funding	1.95	36.20	30	-4.64	-21.64	75	-7.29	-14.79	64	11.16	-12.18	77	4.85	6.59	52

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,171,456,000	1,129,282,000	1,092,020,000
Commit: Secured commercial real estate loans	5,920,000	5,793,000	5,614,000	5,222,000	5,041,000
Commit: Unsecured real estate loans	10,014,000	11,206,000	12,229,000	7,645,000	7,940,000
Credit card lines (reported semiannually, June/Dec)	0	0	700,559,000	710,399,000	708,022,000
Securities underwriting			0	0	0
Standby letters of credit	101,650,000	104,786,000	105,675,000	106,616,000	106,687,000
Commercial and similar letters of credit	5,855,000	6,409,000	5,910,000	5,221,000	4,533,000
Securities lent	115,515,000	140,956,000	129,045,000	123,620,000	98,361,000
Credit derivatives - notional amount (holding company as guarantor)	662,018,000	634,497,000	572,485,000	543,607,000	603,388,000
Credit derivatives - notional amount (holding company as beneficiary)	698,039,000	705,590,000	645,996,000	612,770,000	703,926,000
Credit derivative contracts w/ purchased credit protection-investment grade..	1,087,334,000	1,046,575,000	985,644,000	917,866,000	1,060,285,000
Credit derivative contracts w/ purchased credit protection-noninvest grade..	807,513,000	711,219,000	541,114,000	515,118,000	564,335,000
Derivative Contracts					
Interest rate futures and forward contracts	2,520,618,000	3,218,131,000	2,148,797,000	3,809,427,000	3,582,927,000
Written options contracts (interest rate)	1,978,894,000	1,701,893,000	1,640,562,000	1,676,032,000	2,204,922,000
Purchased options contracts (interest rate)	1,896,962,000	1,552,718,000	1,484,487,000	1,520,804,000	1,948,181,000
Interest rate swaps	23,843,304,000	20,437,861,000	22,140,573,000	18,058,498,000	17,381,362,000
Futures and forward foreign exchange	3,329,122,000	4,324,340,000	4,093,212,000	3,648,505,000	3,755,279,000
Written options contracts (foreign exchange)	951,314,000	746,078,000	664,942,000	907,442,000	908,242,000
Purchased options contracts (foreign exchange)	938,775,000	740,239,000	651,959,000	900,737,000	959,330,000
Foreign exchange rate swaps	6,531,047,000	6,758,210,000	6,335,491,000	6,633,013,000	6,126,957,000
Commodity and other futures and forward contracts	251,797,000	268,138,000	228,802,000	206,320,000	192,930,000
Written options contracts (commodity and other)	1,638,161,000	1,450,366,000	1,252,960,000	1,206,670,000	1,164,632,000
Purchased options contracts (commodity and other)	1,553,574,000	1,334,115,000	1,155,301,000	1,090,342,000	1,021,452,000
Commodity and other swaps	350,716,000	408,325,000	361,024,000	354,225,000	267,338,000

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
						51.12	22.78	93	49.97	22.01	93	55.97	23.52	93
4.27	0.66	98	4.44	0.66	97	4.61	0.65	96	4.72	0.71	97	5.47	0.84	97
0.25	0.02	96	0.27	0.02	96	0.26	0.02	96	0.23	0.02	96	0.23	0.02	97
4.85	0.08	96	5.97	0.10	96	5.63	0.10	96	5.47	0.18	94	5.04	0.40	92
27.80	0.27	97	26.86	0.24	97	24.98	0.24	97	24.05	0.35	97	30.92	0.42	98
29.32	0.17	97	29.87	0.18	97	28.19	0.18	97	27.11	0.30	97	36.08	0.52	98
45.67	0.20	98	44.31	0.18	97	43.01	0.18	97	40.61	0.25	97	54.34	0.30	98
33.91	0.19	99	30.11	0.13	98	23.61	0.13	97	22.79	0.30	96	28.92	0.45	96
1,922.85	44.74	96	1,818.06	47.31	97	1,839.83	46.30	97	1,770.37	48.62	97	2,025.13	68.47	96
1,270.01	32.78	96	1,139.37	35.15	97	1,196.40	32.46	97	1,109.02	34.36	97	1,287.31	47.31	96
105.86	3.53	96	136.25	4.39	96	93.78	3.25	95	168.55	6.21	96	183.63	10.67	94
83.11	1.49	96	72.06	1.69	96	71.60	1.41	96	74.16	2.18	96	113.01	2.47	96
79.67	1.57	96	65.74	1.29	96	64.78	1.31	96	67.29	1.46	96	99.85	2.65	95
1,001.37	23.04	97	865.32	20.27	97	966.24	20.49	97	799.02	20.83	97	890.82	28.86	96
493.49	6.65	96	532.16	6.12	97	512.59	6.30	97	534.92	6.01	96	602.20	10.12	96
139.82	4.26	95	183.09	3.76	96	178.63	3.78	96	161.43	3.47	95	192.46	5.23	96
39.95	0.04	98	31.59	0.04	98	29.02	0.04	98	40.15	0.03	98	46.55	0.05	98
39.43	0.04	98	31.34	0.04	98	28.45	0.04	98	39.85	0.04	98	49.17	0.08	98
274.29	0.85	97	286.14	0.76	98	276.49	0.76	98	293.48	0.77	98	314.02	2.03	96
159.35	1.18	97	146.53	0.91	97	130.84	0.92	97	126.44	1.86	96	135.63	3.32	96
10.57	0.09	96	11.35	0.07	96	9.99	0.07	96	9.13	0.14	96	9.89	0.19	95
68.80	0.41	98	61.41	0.31	97	54.68	0.32	98	53.39	0.52	96	59.69	0.98	96
65.25	0.31	99	56.49	0.21	98	50.42	0.21	98	48.24	0.37	96	52.35	0.94	96
14.73	0.31	96	17.29	0.30	96	15.76	0.31	96	15.67	0.32	96	13.70	0.38	95
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)						168.69	44.98	96	160.91	42.82	95	156.07	45.53	93

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)														
----------------------------------------------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	45,784,284,000	42,940,414,000	42,158,110,000	40,012,015,000	39,513,552,000
Interest rate contracts	30,239,778,000	26,910,603,000	27,414,419,000	25,064,761,000	25,117,392,000
Foreign exchange contracts.....	11,750,258,000	12,568,867,000	11,745,604,000	12,089,697,000	11,749,808,000
Equity, commodity, and other contracts	3,794,248,000	3,460,944,000	2,998,087,000	2,857,557,000	2,646,352,000
Derivatives Position					
Futures and forwards	6,101,537,000	7,810,609,000	6,470,811,000	7,664,252,000	7,531,136,000
Written options	4,568,369,000	3,898,337,000	3,558,464,000	3,790,144,000	4,277,796,000
Exchange-traded.....	1,608,048,000	1,287,386,000	1,093,649,000	1,075,206,000	1,082,583,000
Over-the-counter.....	2,960,321,000	2,610,951,000	2,464,815,000	2,714,938,000	3,195,213,000
Purchased options	4,389,311,000	3,627,072,000	3,291,747,000	3,511,883,000	3,928,963,000
Exchange-traded.....	1,624,610,000	1,268,944,000	1,078,764,000	1,089,371,000	1,135,238,000
Over-the-counter.....	2,764,701,000	2,358,128,000	2,212,983,000	2,422,512,000	2,793,725,000
Swaps	30,725,067,000	27,604,396,000	28,837,088,000	25,045,736,000	23,775,657,000
Held for trading.....	45,654,309,000	42,784,886,000	42,006,504,000	39,853,075,000	39,415,047,000
Interest rate contracts	30,151,772,000	26,813,081,000	27,318,150,000	24,956,263,000	25,070,274,000
Foreign exchange contracts.....	11,709,670,000	12,513,203,000	11,692,363,000	12,040,179,000	11,698,664,000
Equity, commodity, and other contracts	3,792,867,000	3,458,602,000	2,995,991,000	2,856,633,000	2,646,109,000
Non-traded.....	129,975,000	155,528,000	151,606,000	158,940,000	98,505,000
Interest rate contracts	88,006,000	97,522,000	96,269,000	108,498,000	47,118,000
Foreign exchange contracts.....	40,588,000	55,664,000	53,241,000	49,518,000	51,144,000
Equity, commodity, and other contracts	1,381,000	2,342,000	2,096,000	924,000	243,000
Derivative contracts (excluding futures and FX 14 days or less)	58,584,821,000	59,432,283,000	59,836,382,000	53,733,491,000	58,105,607,000
One year or less	52,373,003,000	50,741,962,000	51,357,969,000	46,687,092,000	50,535,071,000
Over 1 year to 5 years	4,306,726,000	6,520,293,000	6,375,098,000	4,860,071,000	5,272,886,000
Over 5 years	1,905,092,000	2,170,028,000	2,103,315,000	2,186,328,000	2,297,650,000
Gross negative fair value (absolute value)	537,287,000	395,996,000	365,975,000	459,577,000	335,736,000
Gross positive fair value.....	552,086,000	405,783,000	376,239,000	462,617,000	347,474,000
Held for trading.....	546,227,000	402,526,000	372,769,000	458,336,000	345,036,000
Non-traded	5,859,000	3,257,000	3,470,000	4,281,000	2,438,000
Current credit exposure on risk-based capital derivative contracts	88,218,000	125,324,000	96,329,000	129,479,000	97,924,000
Credit losses on derivative contracts	77,000	1,000	1,000	34,000	12,000
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	27,000	257,000	139,000	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	66.05	93.95	9	62.67	94.10	9	65.03	94.17	9	62.64	94.10	10	63.57	93.44	7
Foreign exchange contracts	25.66	3.10	93	29.27	3.22	93	27.86	3.47	92	30.22	3.49	92	29.74	3.20	93
Equity, commodity, and other contracts	8.29	1.15	90	8.06	1.21	90	7.11	1.14	89	7.14	1.17	90	6.70	1.64	87
Futures and forwards	13.33	9.12	72	18.19	12.59	69	15.35	11.16	71	19.15	14.05	67	19.06	13.49	70
Written options	9.98	5.29	74	9.08	7.18	68	8.44	6.28	69	9.47	8.18	67	10.83	5.91	75
Exchange-traded	3.51	0.14	96	3	0.11	96	2.59	0.12	93	2.69	0.14	94	2.74	0.15	94
Over-the-counter	6.47	4.93	67	6.08	6.91	61	5.85	5.96	63	6.79	7.73	60	8.09	5.10	75
Purchased options	9.59	4.14	78	8.45	3.41	79	7.81	3.27	76	8.78	3.42	77	9.94	4.42	77
Exchange-traded	3.55	0.14	95	2.96	0.12	95	2.56	0.12	95	2.72	0.15	93	2.87	0.28	91
Over-the-counter	6.04	3.58	73	5.49	3.01	73	5.25	2.87	75	6.05	2.86	78	7.07	3.35	79
Swaps	67.11	77.96	32	64.29	71.71	32	68.40	74.26	34	62.60	68.76	35	60.17	69.75	33
Held for trading	99.72	38.03	94	99.64	40.70	91	99.64	40.42	91	99.60	43.53	92	99.75	44.16	94
Interest rate contracts	65.86	31.70	67	62.44	34.66	64	64.80	34.15	64	62.37	36.62	61	63.45	37.24	62
Foreign exchange contracts	25.58	1.66	96	29.14	1.55	95	27.73	1.68	95	30.09	1.60	95	29.61	1.60	95
Equity, commodity, and other contracts	8.28	0.57	93	8.05	0.61	94	7.11	0.60	92	7.14	0.68	93	6.70	0.83	91
Non-traded	0.28	61.97	5	0.36	59.30	8	0.36	59.58	8	0.40	56.47	7	0.25	55.84	5
Interest rate contracts	0.19	57.96	6	0.23	56.22	9	0.23	56.71	9	0.27	53.82	8	0.12	52.22	6
Foreign exchange contracts	0.09	0.39	72	0.13	0.36	74	0.13	0.40	75	0.12	0.46	72	0.13	0.34	73
Equity, commodity, and other contracts	0	0.10	80	0.01	0.11	80	0	0.09	80	0	0.10	77	0	0.13	78
Derivative contracts (excluding futures and forex 14 days or less)	127.96	93.16	96	138.41	91.91	97	141.93	92.53	97	134.29	91.48	95	147.05	93.86	93
One year or less	114.39	37.29	98	118.17	27.90	99	121.82	27.56	99	116.68	32.05	96	127.89	32.17	95
Over 1 year to 5 years	9.41	22.61	27	15.18	29.78	31	15.12	27.01	30	12.15	27.06	28	13.34	30.45	29
Over 5 years	4.16	26.09	22	5.05	29.19	19	4.99	29.89	18	5.46	29.56	18	5.81	28.09	19
Gross negative fair value (absolute value)	1.17	2.48	21	0.92	1.18	44	0.87	0.98	44	1.15	1.55	46	0.85	0.83	52
Gross positive fair value	1.21	2.55	29	0.94	1.59	20	0.89	1.34	25	1.16	2.23	21	0.88	1.19	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	3.26	0.10	97	2.34	0.05	97	2.16	0.04	97	2.75	0.07	96	2.15	0.06	95
Gross positive fair value (X)	3.35	0.10	97	2.40	0.06	97	2.22	0.05	97	2.77	0.09	96	2.23	0.07	95
Held for trading (X)	3.31	0.06	97	2.38	0.05	97	2.20	0.04	97	2.74	0.07	96	2.21	0.06	95
Non-traded (X)	0.04	0.02	75	0.02	0.01	76	0.02	0.01	80	0.03	0.02	75	0.02	0.01	76
Current credit exposure (X)	0.54	0.06	94	0.74	0.05	96	0.57	0.04	96	0.78	0.06	96	0.63	0.05	95
Credit losses on derivative contracts	0.05	0	97	0	0	88	0	0	88	0.02	0	94	0.01	0	97
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0.02	0	96	0.15	0	98	0.08	0	98	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	7.50	0.70	95	9.76	0.59	96	7.90	0.46	96	10.42	0.85	96	8.38	0.73	95

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	16,455,000	24,956,000	24,956,000	12,783,000	12,315,000
Gross losses	3,689,000	5,441,000	6,720,000	9,270,000	9,382,000
Write-downs, transfers to loans held-for-sale	3,000	29,000	29,000	105,000	98,000
Recoveries	1,080,000	1,412,000	1,825,000	1,657,000	1,573,000
Net losses	2,609,000	4,029,000	4,895,000	7,613,000	7,809,000
Provision for loan and lease losses	2,972,000	-2,793,000	-3,103,000	15,922,000	8,218,000
Adjustments	-509,000	-419,000	-503,000	3,864,000	59,000
Ending balance	16,309,000	17,715,000	16,455,000	24,956,000	12,783,000
Memo: Allocated transfer risk reserve (ATTR)	0	6,000	6,000	13,000	1,000

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
0.17	0.09	80	-0.16	-0.12	35	-0.13	-0.09	36	0.72	0.51	81	0.42	0.15	92	
0.57	0.16	91	-0.54	-0.21	13	-0.45	-0.16	16	2.27	0.82	94	1.17	0.24	94	
113.91	151.30	51	-69.32	-65.12	50	-63.39	-105.48	51	209.14	487.86	24	105.24	130.58	41	
Provision for loan and lease losses / Average loans and leases															
2.48	1.17	95	2.61	1.32	93	2.40	1.23	92	3.63	1.58	95	1.80	0.83	94	
2.39	1.15	95	2.54	1.30	93	2.33	1.20	91	3.59	1.55	95	1.78	0.81	94	
4.69	38.64	13	3.30	17.40	5	3.36	21.39	4	3.28	11.58	13	1.64	8.03	9	
452.40	428.13	67	416.47	330.05	76	450	364.13	73	438.59	299.17	79	306.42	218.72	81	
280.18	320.87	53	295.74	271.93	65	281.47	287.08	65	304.97	244.34	69	187.90	151.73	72	
Allowance for loan and lease losses / Total loans and leases not held for sale															
Allowance for loan and lease losses / Total loans and leases	0.71	0.16	93	1.05	0.20	95	0.97	0.19	95	1.32	0.34	93	1.34	0.28	94
Recoveries / Average loans and leases	0.21	0.07	92	0.27	0.08	93	0.26	0.08	93	0.24	0.07	93	0.22	0.08	92
Net losses / Average loans and leases	0.50	0.09	93	0.78	0.12	96	0.70	0.11	95	1.08	0.27	93	1.12	0.21	94
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	89	0	0	90	0	0	87	0.01	0	93	0.01	0	90
Recoveries / Prior year-end losses	16.07	34.26	16	15.23	25.09	33	19.69	34.67	28	17.66	33.98	20	17.74	36.22	20
Earnings coverage of net loan and lease losses (X)	7.13	36.38	26	5.14	26.30	18	4.98	39.72	16	3.88	22.91	17	4.11	24.40	18
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	-0.01	38	-0.01	0.02	32	-0.01	0.02	28	0.06	0.04	69	0.06	0.01	88
Real estate loans secured by 1–4 family	-0.04	-0.02	20	-0.08	-0.01	8	-0.08	-0.02	6	-0.01	0.01	28	0.06	0.01	90
Revolving	-0.48	-0.06	5	-0.52	-0.07	7	-0.60	-0.07	7	-0.17	0.01	9	-0.03	0.02	19
Closed-end	-0.02	-0.01	30	-0.05	-0.01	12	-0.05	-0.01	13	0	0	37	0.07	0	93
Commercial real estate loans	0	0	56	0.05	0.04	67	0.06	0.04	71	0.27	0.07	87	0.06	0.01	89
Construction and land development	0	-0.02	73	0	0.01	64	0.07	0	89	0	0	59	0	-0.01	60
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0.07	0	91	0	0	57	0	-0.01	61
Multifamily	0	0	56	0	0.01	52	0.01	0.01	83	0	0	58	0	0	56
Nonfarm nonresidential	0	0	55	0.11	0.05	76	0.08	0.05	74	0.64	0.11	94	0.13	0.02	92
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0.01	53	0.11	0.04	81	0.08	0.04	79	0.64	0.08	96	0.13	0.01	95
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans															
Loans to individuals	0.09	0.11	58	0.34	0.19	75	0.34	0.17	81	0.60	0.47	69	0.32	0.37	55
Credit card loans	1.82	0.76	87	2.90	0.72	95	2.49	0.71	93	3.65	1.13	91	3.51	1.17	92
Agricultural loans	1.82	1.94	43	2.93	2.27	72	2.48	1.84	73	3.85	2.92	68	3.72	3.11	63
Loans to foreign governments and institutions	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Other loans and leases	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.16	0.13	71	0.05	0.09	62	0.04	0.10	59	0.10	0.15	62	0.06	0.15	52

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	3,715,000		3,248,000		4,098,000		4,162,000		5,199,000						
90+ days past due loans and leases	2,481,000		1,735,000		2,188,000		2,490,000		2,631,000						
Nonaccrual loans and leases	3,340,000		4,255,000		3,658,000		5,693,000		4,172,000						
Total past due and nonaccrual loans and leases	9,536,000		9,238,000		9,944,000		12,345,000		12,002,000						
Restructured 30–89 days past due	186,000		211,000		194,000		281,000		293,000						
Restructured 90+ days past due	161,000		198,000		198,000		259,000		276,000						
Restructured nonaccrual	736,000		1,069,000		960,000		1,262,000		1,280,000						
Total restructured loans and leases	1,083,000		1,478,000		1,352,000		1,802,000		1,849,000						
30–89 days past due loans held for sale	324,000		85,000		104,000		0		18,000						
90+ days past due loans held for sale	96,000		33,000		51,000		0		43,000						
Nonaccrual loans held for sale	308,000		265,000		278,000		23,000		52,000						
Total past due and nonaccrual loans held for sale	728,000		383,000		433,000		23,000		113,000						
Restructured loans and leases in compliance	2,602,000		3,072,000		3,022,000		3,448,000		3,507,000						
Other real estate owned	16,000		22,000		29,000		43,000		61,000						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	265,000		0		0		0		0						
Total other assets past due and nonaccrual	265,000		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.55	0.33	80	0.47	0.29	80	0.58	0.32	82	0.60	0.39	79	0.72	0.43	81
90+ days past due loans and leases	0.36	0.10	84	0.25	0.09	85	0.31	0.10	84	0.36	0.12	84	0.37	0.15	84
Nonaccrual loans and leases	0.49	0.37	73	0.61	0.54	66	0.52	0.46	63	0.82	0.66	70	0.58	0.51	63
90+ days past due and nonaccrual loans and leases	0.85	0.52	81	0.86	0.68	73	0.83	0.62	75	1.18	0.85	79	0.95	0.71	74
30–89 days past due restructured	0.03	0.01	86	0.03	0.01	86	0.03	0.01	87	0.04	0.01	85	0.04	0.01	82
90+ days past due restructured	0.02	0.01	88	0.03	0	88	0.03	0	89	0.04	0.01	90	0.04	0.01	90
Nonaccrual restructured	0.11	0.09	66	0.15	0.12	69	0.14	0.10	69	0.18	0.13	69	0.18	0.14	66
30–89 days past due loans held for sale	0.05	0	95	0.01	0	90	0.01	0	89	0	0	38	0	0	88
90+ days past due loans held for sale	0.01	0	90	0	0	89	0.01	0	89	0	0	41	0.01	0	92
Nonaccrual loans held for sale	0.05	0	93	0.04	0	90	0.04	0	93	0	0.01	79	0.01	0	88
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.55	0.33	80	0.47	0.29	80	0.58	0.32	82	0.60	0.40	79	0.72	0.43	81
90+ days past due assets	0.36	0.10	84	0.25	0.09	85	0.31	0.10	84	0.36	0.12	84	0.37	0.15	84
Nonaccrual assets	0.53	0.37	76	0.61	0.55	66	0.52	0.47	63	0.82	0.67	69	0.58	0.53	62
30+ days past due and nonaccrual assets	1.44	0.89	83	1.33	1	74	1.41	0.97	76	1.78	1.29	77	1.67	1.19	81
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.33	48	0.25	0.40	29	0.26	0.36	38	0.36	0.52	36	0.35	0.44	44
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.35	46	0.25	0.42	27	0.26	0.37	33	0.36	0.55	35	0.35	0.48	42
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.26	0.38	39	0.33	0.48	34	0.31	0.41	44	0.43	0.60	34	0.43	0.53	42
Allowance for loan and lease losses	38.66	55.46	39	43.79	67.85	32	43.15	62.64	37	38.96	66.66	24	65	115.41	26
Equity capital + allowance for loan and lease losses	2.93	3.63	48	3.55	4.12	45	3.25	3.60	51	4.33	4.97	44	4.03	4.28	53
Tier 1 capital + allowance for loan and lease losses	3.48	3.90	55	4.16	4.89	42	3.82	4.30	51	5.06	6.05	42	4.93	5.65	46
Loans and leases + other real estate owned	0.93	0.61	77	1.11	0.82	77	1.01	0.71	78	1.40	0.97	78	1.16	0.85	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.38	0.23	76	0.40	0.25	77	0.42	0.26	78	0.59	0.39	78	0.74	0.38	88
	90+ days past due		0.14	0.11	80	0.16	0.12	81	0.23	0.12	82	0.33	0.16	83	0.20	0.16	76
	Nonaccrual.....		0.78	0.41	84	1.01	0.60	78	0.99	0.52	84	1.16	0.76	82	0.96	0.46	87
Commercial and industrial	30–89 days past due		0.56	0.29	82	0.41	0.24	78	0.79	0.24	93	0.23	0.23	63	0.40	0.31	70
	90+ days past due		0.40	0.06	92	0.16	0.02	95	0.28	0.04	92	0.10	0.03	84	0.07	0.05	71
	Nonaccrual.....		0.90	0.47	84	1.19	0.65	81	0.92	0.57	78	1.72	0.75	90	1.10	0.83	70
Individuals	30–89 days past due		0.89	0.83	65	0.77	0.60	72	0.75	0.63	63	1.03	0.83	70	1.09	0.83	65
	90+ days past due		0.70	0.10	93	0.59	0.08	93	0.60	0.09	91	0.95	0.14	93	1.05	0.17	92
	Nonaccrual.....		0.16	0.17	53	0.20	0.17	63	0.20	0.17	67	0.29	0.28	68	0.23	0.17	66
Depository institution loans	30–89 days past due		0.05	0	91	0.04	0.03	89	0.02	0.01	90	0	0	46	0.03	0	94
	90+ days past due		0.04	0	95	0.02	0	95	0.05	0	95	0.01	0	93	0.01	0	98
	Nonaccrual.....		0.33	0	95	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.52	0.27	77	0.17	0.51	64	0.15	0.70	65	0.30	0.49	63	0.23	0.67	59
Foreign governments	30–89 days past due		0	0	50	0	0	50	0	0.50	43	0	0	50	1.05	0.07	94
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.14	43	0	0.17	40	0	0.15	43	0	0.09	46	0.04	0.03	88
Other loans and leases	30–89 days past due		0.39	0.13	86	0.35	0.11	85	0.45	0.12	86	0.59	0.18	85	0.65	0.20	86
	90+ days past due		0.25	0.01	96	0.14	0.01	95	0.17	0.01	97	0.06	0.01	91	0.04	0.01	87
	Nonaccrual.....		0.15	0.06	84	0.09	0.13	65	0.06	0.09	64	0.15	0.15	67	0.09	0.13	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.48	0.39	70	0.52	0.36	72	0.58	0.46	70	0.61	0.65	62	0.91	0.67	75
	90+ days past due	0.19	0.22	78	0.29	0.25	79	0.31	0.24	79	0.35	0.33	80	0.37	0.31	77
	Nonaccrual	0.76	0.58	75	1.02	0.76	74	1.05	0.71	78	1.32	0.89	75	1.27	0.73	83
Revolving	30–89 days past due	0.32	0.31	52	0.36	0.33	57	0.46	0.28	73	0.83	0.48	81	0.63	0.45	68
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	4.30	0.86	89	4.09	1.05	89	4.38	1.18	87	4.99	1.13	90	3.92	1	90
Closed-end	30–89 days past due	0.48	0.41	71	0.54	0.36	73	0.58	0.49	67	0.59	0.65	56	0.94	0.70	73
	90+ days past due	0.20	0.25	77	0.31	0.27	80	0.32	0.26	79	0.38	0.38	80	0.41	0.35	79
Junior lien	Nonaccrual	0.60	0.57	62	0.81	0.71	67	0.85	0.67	70	1.02	0.87	66	0.98	0.70	75
	30–89 days past due	0	0.01	50	0.01	0.01	76	0.01	0.01	64	0.02	0.02	68	0.03	0.02	64
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.03	0.02	74	0.05	0.04	66	0.05	0.03	74	0.06	0.04	68	0.08	0.04	72
Commercial real estate	30–89 days past due	0.43	0.13	91	0.29	0.16	80	0.29	0.15	79	1.14	0.26	96	1.01	0.18	98
	90+ days past due	0.15	0.01	96	0.05	0.01	87	0.44	0.01	97	0.96	0.02	99	0	0.03	19
	Nonaccrual	0.02	0.29	9	0.29	0.48	44	0.29	0.38	52	0.77	0.62	69	0.06	0.23	20
Construction and development	30–89 days past due	0.33	0.19	78	0.63	0.15	89	0	0.17	17	0.57	0.28	78	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0.16	0.31	64	0.16	0.20	70	0.11	0.41	50	0.04	0.20	38
1–4 family	30–89 days past due	0	0.02	30	0.12	0.03	86	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.33	0.13	82	0.52	0.10	88	0	0.13	21	0.57	0.22	83	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0.16	0.25	70	0.16	0.16	74	0.11	0.35	54	0.04	0.17	44
Multifamily	30–89 days past due	0.48	0.04	96	0.01	0.09	55	0.05	0.07	68	0.63	0.09	93	0.92	0.08	96
	90+ days past due	0.16	0	97	0	0	46	0	0	46	1.78	0	99	0	0	41
	Nonaccrual	0.01	0.06	57	0.02	0.13	53	0.02	0.17	53	0.01	0.11	43	0.06	0.05	70
Nonfarm non-residential	30–89 days past due	0.44	0.10	93	0.28	0.12	79	0.61	0.13	91	1.85	0.23	97	1.48	0.14	99
	90+ days past due	0.23	0.01	98	0.11	0.01	93	0.99	0.01	99	0.84	0.02	97	0	0.03	22
	Nonaccrual	0.03	0.36	13	0.55	0.58	57	0.54	0.45	65	1.73	0.80	88	0.06	0.28	16
Owner Occupied	30–89 days past due	0	0.04	10	0.01	0.04	32	0.01	0.04	29	0.01	0.07	23	0.02	0.07	27
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.03	0.12	31	0.12	0.20	41	0.11	0.17	43	0.11	0.27	25	0.06	0.16	28
Other	30–89 days past due	0.44	0.05	95	0.27	0.07	86	0.60	0.08	92	1.84	0.14	98	1.46	0.07	99
	90+ days past due	0.23	0	98	0.11	0.01	94	0.99	0	99	0.84	0.01	97	0	0.01	30
	Nonaccrual	0	0.21	8	0.43	0.31	68	0.42	0.23	77	1.62	0.44	92	0	0.10	9
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	0.90	1.22	37	0.75	0.79	43	0.73	0.81	36	1.02	0.95	51	1.18	1.19	43
	90+ days past due	0.77	0.50	68	0.66	0.40	70	0.67	0.45	61	1.08	0.63	73	1.23	0.78	71
	Nonaccrual	0.08	0.13	75	0.13	0.08	79	0.12	0.10	76	0.26	0.05	87	0.18	0.11	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	34,532,000	36,832,000	36,925,000	43,904,000	46,363,000										
Retained earnings	195,733,000	186,413,000	187,976,000	173,620,000	165,369,000										
Accumulated other comprehensive income (AOCI)	-48,298,000	-36,851,000	-38,765,000	-32,058,000	-36,318,000										
Common equity tier 1 minority interest	113,000	136,000	143,000	141,000	154,000										
Common equity tier 1 capital before adjustments/deductions	182,080,000	186,530,000	186,279,000	185,607,000	175,568,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	33,978,000	35,485,000	35,689,000	36,928,000	37,523,000										
Accumulated other comprehensive income-related adjustments	-2,869,000	663,000	101,000	1,593,000	123,000										
Other deductions from common equity tier 1 capital	5,143,000	751,000	1,184,000	-188,000	124,000										
Subtotal:	145,828,000	149,631,000	149,305,000	147,274,000	137,798,000										
Adjustments and deductions for common equity tier 1 capital	1,261,000	0	0	0	0										
Common equity tier 1 capital	144,567,000	149,631,000	149,305,000	147,274,000	137,798,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	20,268,000	19,268,000	20,263,000	20,717,000	19,217,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	27,000	34,000	34,000	35,000	42,000										
Additional tier 1 capital before deductions	20,295,000	19,302,000	20,297,000	20,752,000	19,259,000										
Less: Additional tier 1 capital deductions	32,000	31,000	34,000	973,000	1,252,000										
Additional tier 1 capital	20,263,000	19,271,000	20,263,000	19,779,000	18,007,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	15,679,000	20,456,000	20,064,000	23,481,000	23,673,000										
Non-qualifying capital instruments	0	248,000	248,000	331,000	326,000										
Total capital minority interest not included in tier 1 capital	33,000	40,000	42,000	41,000	46,000										
Allowance for loan and lease losses in tier 2 capital	13,752,000	14,860,000	14,209,000	14,127,000	13,897,000										
Exited advanced approach eligible credit reserves	4,927,000	4,995,000	4,377,000	5,176,000	1,523,000										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	29,464,000	35,604,000	34,563,000	37,980,000	37,942,000										
Exited advanced approach tier 2 capital before deductions	20,639,000	25,739,000	24,731,000	29,029,000	25,568,000										
Less: Tier 2 capital deductions	423,000	218,000	293,000	31,000	36,000										
Tier 2 capital	29,041,000	35,386,000	34,270,000	37,949,000	37,906,000										
Exited advanced approach tier 2 capital	20,216,000	25,521,000	24,438,000	28,998,000	25,532,000										
Total capital	193,871,000	204,288,000	203,838,000	205,002,000	193,711,000										
Exited advanced approach total capital	185,046,000	194,423,000	194,006,000	196,051,000	181,337,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	2,407,758,000	2,347,733,000	2,389,357,000	2,300,081,000	1,996,158,000										
Less: Deductions from common equity tier 1 capital	37,203,000	37,584,000	37,803,000	38,822,000	39,578,000										
Less: Other deductions	5,991,000	-1,681,000	120,000	-4,356,000	-459,000										
Total assets for leverage ratio	2,364,564,000	2,311,830,000	2,351,434,000	2,265,615,000	1,957,039,000										
Total risk-weighted assets	1,176,749,000	1,284,316,000	1,219,175,000	1,242,381,000	1,168,848,000										
Exited advanced approach total RWA	1,226,578,204	1,265,297,218	1,209,373,626	1,278,977,478	1,142,804,246										
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.29	11.77	62	11.65	12.59	36	12.25	12.37	53	11.85	12.35	45	11.79	12.11	49
Common equity tier 1 capital, column B	11.79	0.26	95	11.83	0.29	93	12.35	0.29	94	11.52	0.30	93	12.06	0.29	96
Tier 1 capital, column A	14.01	12.48	77	13.15	13.31	58	13.91	13.11	68	13.45	13.08	62	13.33	12.78	68
Tier 1 capital, column B	13.44	0.31	94	13.35	0.33	93	14.02	0.34	93	13.06	0.34	93	13.63	0.34	93
Total capital, column A	16.48	14.27	84	15.91	15.21	71	16.72	14.91	80	16.50	15.23	75	16.57	14.36	82
Total capital, column B	15.09	0.34	94	15.37	0.36	94	16.04	0.37	95	15.33	0.39	93	15.87	0.38	95
Tier 1 leverage	6.97	9.22	6	7.31	9.07	9	7.21	8.98	8	7.37	9.13	6	7.96	9.76	10
Supplementary leverage ratio, advanced approaches HCs	5.71	6.74	26	5.80	6.90	31	5.73	6.71	37	6.99	8.72	15	6.20	7.41	22

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		8,248,000			9,437,000			9,374,000			9,922,000			9,916,000		-12.60	-15.22
Total property and casualty assets		480,000			570,000			522,000			595,000			598,000		-15.79	-18.51
Reinsurance recoverables (P/C)																16,000	
Total life and health assets		7,768,000			8,867,000			8,852,000			9,327,000			9,318,000		-12.39	-15.01
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		5,940,000			6,549,000			6,628,000			6,435,000			5,886,000			38.20
Total insurance underwriting equity		1,209,000			1,599,000			1,481,000			2,129,000			2,108,000		-24.39	-42.37
Total property and casualty equity		378,000			402,000			335,000			390,000			391,000		-5.97	-11.27
Total life and health equity		831,000			1,197,000			1,146,000			1,739,000			1,717,000		-30.58	-50.30
Total insurance underwriting net income		11,000			-9,000			-2,000			86,000			165,000			-90.98
Total property and casualty		-10,000			-17,000			-18,000			47,000			28,000			
Total life and health		21,000			8,000			16,000			39,000			137,000		162.50	-78.57
Claims and claims adjusted expense reserves (P/C)		89,000			92,000			91,000			111,000			118,000		-3.26	-27.05
Unearned premiums (P/C)		33,000			46,000			44,000			51,000			58,000		-28.26	-35.29
Policyholder benefit and contractholder funds (L/H)		893,000			940,000			944,000			1,021,000			1,006,000		-5.00	-7.75
Separate account liabilities (L/H)		5,940,000			6,549,000			6,628,000			6,435,000			5,886,000		-9.30	38.20
Insurance activities revenue		332,000			425,000			549,000			589,000			640,000		-21.88	-41.86
Other insurance activities income		266,000			365,000			473,000			503,000			537,000		-27.12	-37.12
Insurance and reinsurance underwriting income		66,000			60,000			76,000			86,000			103,000		10.00	-55.41
Premiums		66,000			60,000			76,000			86,000			103,000		10.00	-55.41
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		66,000			60,000			76,000			86,000			103,000		10.00	-55.41
Insurance benefits, losses, expenses		80,000			96,000			125,000			121,000			81,000		-16.67	-15.79
Net assets of insurance underwriting subsidiaries		8,168,000			9,356,000			9,296,000			9,834,000			10,033,000		-12.70	-15.16
Life insurance assets		10,035,000			9,999,000			10,025,000			9,933,000			9,808,000		0.36	6.44

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0.35	0	96	0.40	0	96	0.41	0	96	0.44	0	96	0.51	0.01	94			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	5.82	51.77	33	6.04	53.46	36	5.57	53.11	36	6	53.67	35	6.03	51.47	40			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	94.18	48.23	66	93.96	46.54	64	94.43	46.89	64	94	46.33	64	93.97	48.53	59			
Separate account assets (L/H) / Total life assets	76.47	11.73	87	73.86	13.15	85	74.88	13.40	85	68.99	11.24	87	63.17	7.26	85			
Insurance activities revenue / Adjusted operating income	0.58	0.36	75	0.79	0.38	79	0.77	0.36	79	0.80	0.41	78	0.88	0.47	80			
Premium income / Insurance activities revenue	19.88	2.54	89	14.12	2.90	88	13.84	2.76	89	14.60	2.84	88	16.09	7.32	84			
Credit related premium income / Total premium income	0	32.83	34	0	31.14	35	0	32.99	34	0	38.23	29	0	34.91	29			
Other premium income / Total premium income	100	67.17	65	100	68.86	65	100	67.01	65	100	61.77	70	100	65.09	70			
Insurance underwriting net income / Consolidated net income	0.09	0.02	90	-0.05	0.02	1	-0.01	0.02	1	0.78	0.03	93	0.85	0.08	92			
Insurance net income (P/C) / Equity (P/C)	-3.53	15.15	5	-5.64	28.21	11	-5.37	23.22	11	12.05	15.59	68	7.16	19.86	38			
Insurance net income (L/H) / Equity (L/H)	3.37	177.77	53	0.89	5.51	41	1.40	4.49	50	2.24	3.62	61	7.98	5.13	61			
Insurance benefits, losses, expenses / Insurance premiums	121.21	4,581.19	57	160	-364.02	70	164.47	927.51	68	140.70	447.82	68	78.64	233.61	44			
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	2.68	0.15	95			
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.34	0	98	0.40	0	98	0.41	0	98	0.44	0	98	0.51	0	97			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.54	12.02	27	5.36	11.72	27	5.39	12	27	5.17	11.03	28	5.82	11.51	28			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	605,676,000			561,675,000			549,235,000			533,834,000			415,848,000					
Net assets of broker-dealer subsidiaries / Consolidated assets	25.44	0.55	96	23.78	0.44	97	23.97	0.46	97	23.62	0.75	96	21.31	1.39	93			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	269,264,000	304,717,000	299,507,000	301,011,000	315,915,000
Real estate loans.....	47,445,000	57,870,000	58,254,000	58,826,000	55,431,000
Commercial and industrial loans	107,374,000	113,359,000	109,790,000	109,657,000	119,593,000
Loans to depository institutions and other banks acceptances	10,552,000	12,000,000	9,680,000	11,367,000	13,526,000
Loans to foreign governments and institutions	5,634,000	5,416,000	5,507,000	4,863,000	5,144,000
Loans to individuals	31,837,000	41,408,000	41,892,000	46,024,000	55,075,000
Agricultural loans.....	468,000	556,000	613,000	629,000	1,223,000
Other foreign loans.....	65,906,000	74,061,000	73,728,000	69,581,000	65,828,000
Lease financing receivables.....	48,000	47,000	43,000	64,000	95,000
Debt securities	126,291,000	128,507,000	126,078,000	136,894,000	123,485,000
Interest-bearing bank balances	162,953,000	140,752,000	146,302,000	141,318,000	101,815,000
Total selected foreign assets	558,508,000	573,976,000	571,887,000	579,223,000	541,215,000
Total foreign deposits	619,742,000	641,434,000	623,802,000	650,516,000	570,361,000
Interest-bearing deposits	519,779,000	546,018,000	524,591,000	549,973,000	484,669,000
Non-interest-bearing deposits.....	99,963,000	95,416,000	99,211,000	100,543,000	85,692,000
Analysis Ratios					
Yield: Foreign loans	4.61	0.84	89	3.87	0.63
Cost: Interest-bearing deposits.....	0.75	0.52	81	0.31	0.12
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.06	0.26	25	0.09	0.18
Commercial and industrial loans	0.03	0.13	27	0.26	0.86
Foreign governments and institutions	0	0.05	46	0	50
Growth Rates					
Net loans and leases.....	-11.63	20.31	28	2.35	-0.16
Total selected assets.....	-2.69	21.10	40	3.85	3.36
Deposits	-3.38	-2.72	46	-0.39	10.74

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		13,796,000	14,928,000	14,258,000	14,593,000	17,319,000	-7.58	-36.23
1–4 family residential loans.....		4,165,000	5,336,000	4,647,000	6,187,000	8,062,000	-21.95	-68.31
Home equity lines.....		203,000	193,000	184,000	88,000	130,000	5.18	351.11
Credit card receivables.....		0	0	0	0	0		-100.00
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		9,428,000	9,399,000	9,427,000	8,318,000	9,127,000	0.31	12.10
Retained credit exposure.....		43,000	15,000	43,000	28,000	26,000	186.67	-77.01
1–4 family residential loans.....		2,000	2,000	2,000	0	0	0.00	
Home equity lines.....		0	0	22,000	1,000	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		41,000	13,000	19,000	27,000	26,000	215.38	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		26,282,000	31,085,000	28,352,000	29,522,000	31,489,000	-15.45	444.03
Credit exposure from credit enhancements provided to conduit structures		1,603,000	1,359,000	1,465,000	1,505,000	1,419,000	17.95	-8.66
Liquidity commitments provided to conduit structures		24,679,000	29,726,000	26,887,000	28,017,000	30,070,000	-16.98	702.31
Activity as a Percent of Total Assets								
Securitization activities.....		0.58	0.63	0.62	0.65	0.65	0.89	
1–4 family residential loans.....		0.17	0.23	0.20	0.27	0.27	0.41	
Home equity lines.....		0.01	0.01	0.01	0	0	0.01	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0.40	0.40	0.41	0.37	0.37	0.47	
Asset-backed commercial paper conduits.....		1.10	1.32	1.24	1.31	1.31	1.61	
Credit exposure from credit enhancements provided to conduit structures		0.07	0.06	0.06	0.07	0.07	0.07	
Liquidity commitments provided to conduit structures		1.04	1.26	1.17	1.24	1.24	1.54	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		14.38	13.01	12.78	13.13	13.13	12.24	
Home equity lines		0.66	0.85	0.75	1	1	1.22	
Credit card receivables.....		21.76	19.61	20.72	20.72	20.72	22.82	
Auto loans and other consumer loans.....		1.58	2.04	2	2.27	2.27	2.82	
Commercial and industrial loans		23.28	23.60	22.12	23.63	23.63	24.05	
All other loans and leases.....		38.34	40.90	41.62	39.26	39.26	36.84	

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0.31	0.10	0.30	0.19	0.15		
1–4 family residential loans.....		0.05	0.04	0.04	0	0		
Home equity lines.....		0	0	11.96	1.14	0		
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0.43	0.14	0.20	0.32	0.28		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0.03	0.01	0.03	0.02	0.02		
Total retained credit exposure and asset sale credit exposure		1.48	1.27	1.45	1.81	1.62		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		308,000	388,000	326,000	469,000	926,000	-20.62	-63.89
Home equity lines.....		13,000	13,000	95,000	3,000	5,000	0.00	333.33
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commcial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		321,000	401,000	421,000	472,000	931,000	-19.95	-62.50
90+ Days Past Due Securitized Assets								
1–4 family residential loans		168,000	243,000	181,000	397,000	251,000	-30.86	-63.79
Home equity lines.....		5,000	10,000	29,000	10,000	3,000	-50.00	400.00
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets		173,000	253,000	210,000	407,000	254,000	-31.62	-62.80
Total past due securitized assets.....		494,000	654,000	631,000	879,000	1,185,000	-24.46	-62.60
Net Losses on Securitized Assets								
1–4 family residential loans		2,000	8,000	11,000	26,000	49,000	-75.00	-97.59
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		-100.00
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		-100.00
Total net losses on securitized assets.....		2,000	8,000	11,000	26,000	49,000	-75.00	-97.73

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	7.39	7.27	7.02	7.58	11.49
Home equity lines	6.40	6.74	51.63	3.41	3.85
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	2.33	2.69	2.95	3.23	5.38
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.03	4.55	3.89	6.42	3.11
Home equity lines	2.46	5.18	15.76	11.36	2.31
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	1.25	1.69	1.47	2.79	1.47
Total past due securitized assets percent of securitized assets	3.58	4.38	4.43	6.02	6.84
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.06	0.20	0.24	0.42	0.61
Home equity lines	0	0	0	0	0
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0.02	0.07	0.08	0.18	0.28
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.77	0.92	0.91	1.06	1.89
Home equity lines	0.58	0.56	2.22	0.86	0.68
Credit card receivables	0.90	0.75	0.73	1.02	1.18
Commercial and industrial loans	0.56	0.41	0.79	0.23	0.40
All other loans and leases	0.35	0.34	0.39	0.58	0.57
Total managed loans past due 30–89 days	0.58	0.51	0.63	0.65	0.83
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.36	0.55	0.50	0.78	0.65
Home equity lines	0.11	0.17	0.54	0.14	0.03
Credit card receivables	0.77	0.66	0.67	1.08	1.23
Commercial and industrial loans	0.40	0.16	0.28	0.10	0.07
All other loans and leases	0.17	0.09	0.15	0.14	0.03
Total managed loans past due 90+ days	0.38	0.28	0.33	0.41	0.39
Total Past Due Managed Assets	0.96	0.79	0.96	1.06	1.22
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	-0.04	-0.03	0.03	0.12
Home equity lines	-0.46	-0.51	-0.58	-0.17	-0.03
Credit card receivables	1.82	2.93	2.48	3.85	3.72
Commercial and industrial loans	0.09	0.34	0.34	0.60	0.32
All other loans and leases	0.23	0.26	0.23	0.32	0.32
Net Losses on Managed Assets Percent of Total Managed Assets	0.50	0.76	0.68	1.08	1.07

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		57,000	2,000	3,000	32,000	53,000	2750.00	-88.78
Dividends		0	0	0	0	0		
Interest		28,000	2,000	3,000	9,000	51,000	1300.00	-84.62
Management and service fees		0	0	0	0	0		
Other income		29,000	0	0	23,000	2,000		-91.10
Income from nonbank subsidiaries		801,000	374,000	533,000	607,000	1,095,000	114.17	-82.67
Dividends		492,000	168,000	258,000	105,000	291,000	192.86	-88.07
Interest		365,000	342,000	440,000	612,000	893,000	6.73	15.14
Management and service fees		0	0	0	0	0		
Other income		-56,000	-136,000	-165,000	-110,000	-89,000		
Income from subsidiary holding companies		1,906,000	7,458,000	8,158,000	6,648,000	28,466,000	-74.44	-81.40
Dividends		5,300,000	6,224,000	6,224,000	2,250,000	23,056,000	-14.85	-29.33
Interest		2,731,000	2,503,000	3,315,000	3,541,000	4,147,000	9.11	13.27
Management and service fees		0	0	0	0	0		
Other income		-6,125,000	-1,269,000	-1,381,000	857,000	1,263,000		
Total income from subsidiaries		2,764,000	7,834,000	8,694,000	7,287,000	29,614,000	-64.72	-82.02
Securities gains (losses)		0	0	0	0	-2,000		-100.00
Other operating income		6,193,000	997,000	1,027,000	-1,000,000	-1,255,000	521.16	
Total operating income		8,957,000	8,831,000	9,721,000	6,287,000	28,357,000	1.43	-39.18
Operating Expenses								
Personnel expenses		16,000	100,000	79,000	186,000	166,000	-84.00	-79.49
Interest expense		3,652,000	3,513,000	4,663,000	5,274,000	5,623,000	3.96	4.67
Other expenses		826,000	477,000	630,000	654,000	881,000	73.17	46.19
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		4,494,000	4,090,000	5,372,000	6,114,000	6,670,000	9.88	8.76
Income (loss) before taxes		4,463,000	4,741,000	4,349,000	173,000	21,687,000	-5.86	-57.87
Applicable income taxes (credit)		-1,063,000	-768,000	-1,006,000	-981,000	-1,703,000		
Extraordinary items								
Income before undistributed income of subsidiaries		5,526,000	5,509,000	5,355,000	1,154,000	23,390,000	0.31	-51.27
Equity in undistributed income of subsidiaries		6,806,000	13,270,000	16,597,000	9,893,000	-3,989,000	-48.71	801.46
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		80,000	3,244,000	3,683,000	3,980,000	893,000	-97.53	
Subsidiary holding companies		6,726,000	10,026,000	12,914,000	5,913,000	-4,882,000	-32.91	183.68
Net income (loss)		12,332,000	18,779,000	21,952,000	11,047,000	19,401,000	-34.33	1.96
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		572,000	3,412,000	3,941,000	4,085,000	1,184,000	-83.24	-77.20
Subsidiary holding companies' net income		12,026,000	16,250,000	19,138,000	8,163,000	18,174,000	-25.99	21.83

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,406,000	0.38	986,000	0.25	919,000	0.24	1,034,000	986,000	42.60	22.37
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		1,406,000	0.38	986,000	0.25	919,000	0.24	1,034,000	986,000	42.60	22.37
Investment in nonbank subsidiaries		63,345,000	16.90	62,101,000	15.98	61,779,000	16.10	62,367,000	61,243,000	2.00	-3.34
Common and preferred stock		48,648,000	12.98	46,752,000	12.03	47,460,000	12.37	43,734,000	40,201,000	4.06	-21.25
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		13,382,000	3.57	14,421,000	3.71	13,332,000	3.47	17,699,000	20,094,000	-7.20	687.64
Other receivables		1,315,000	0.35	928,000	0.24	987,000	0.26	934,000	948,000	41.70	-35.95
Investment in subsidiary holding companies		296,734,000	79.19	310,146,000	79.83	306,707,000	79.92	305,759,000	287,706,000	-4.32	-0.90
Common and preferred stock		170,519,000	45.51	175,275,000	45.11	175,849,000	45.82	169,539,000	161,921,000	-2.71	1.88
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		125,132,000	33.39	132,917,000	34.21	128,812,000	33.57	134,684,000	124,493,000	-5.86	-4.11
Other receivables		1,083,000	0.29	1,954,000	0.50	2,046,000	0.53	1,536,000	1,292,000	-44.58	-31.11
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		1,000	0	1,000	0	1,000	0	1,000	1,000	0.00	-94.12
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		3,025,000	0.81	4,008,000	1.03	3,517,000	0.92	4,516,000	3,021,000	-24.53	-72.94
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		106,000	0.03	114,000	0.03	114,000	0.03	79,000	92,000	-7.02	9.28
Intangible assets		2,994,000	0.80	2,838,000	0.73	2,838,000	0.74	3,003,000	3,048,000	5.50	110.55
Other assets		7,109,000	1.90	8,336,000	2.15	7,879,000	2.05	9,376,000	9,516,000	-14.72	-68.40
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		374,720,000	100.00	388,530,000	100.00	383,754,000	100.00	386,135,000	365,613,000	-3.55	-6.63
Liabilities and Capital											
Deposits		0	0	52,000	0.01	51,000	0.01	54,000	56,000	-100.00	-100.00
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		2,377,000	0.63	13,383,000	3.44	9,139,000	2.38	15,605,000	7,095,000	-82.24	-88.44
Borrowings with maturity over 1 year		132,854,000	35.45	129,015,000	33.21	128,332,000	33.44	126,150,000	114,325,000	2.98	29.11
Subordinated notes and debentures		22,416,000	5.98	25,974,000	6.69	25,741,000	6.71	27,078,000	25,463,000	-13.70	-16.95
Other liabilities		2,448,000	0.65	2,761,000	0.71	2,547,000	0.66	2,639,000	2,824,000	-11.34	-10.00
Balance due to subsidiaries and related institutions		16,065,000	4.29	16,470,000	4.24	15,972,000	4.16	15,167,000	22,608,000	-2.46	-21.47
Total liabilities		176,160,000	47.01	187,655,000	48.30	181,782,000	47.37	186,693,000	172,371,000	-6.13	1.42
Equity Capital		198,560,000	52.99	200,875,000	51.70	201,972,000	52.63	199,442,000	193,242,000	-1.15	-12.77
Perpetual preferred stock (income surplus)		18,864,000	5.03	17,870,000	4.60	18,864,000	4.92	19,324,000	17,828,000	5.56	-1.08
Common stock		31,000	0.01	31,000	0.01	31,000	0.01	31,000	31,000	0.00	0.00
Common surplus		108,478,000	28.95	108,046,000	27.81	108,134,000	28.18	108,002,000	107,992,000	0.40	0.37
Retained earnings		193,462,000	51.63	183,024,000	47.11	184,948,000	48.19	168,272,000	165,369,000	5.70	24.67
Accumulated other comprehensive income		-48,298,000	-12.89	-36,851,000	-9.48	-38,765,000	-10.10	-32,058,000	-36,318,000		
Other equity capital components		-73,977,000	-19.74	-71,245,000	-18.34	-71,240,000	-18.56	-64,129,000	-61,660,000		
Total liabilities and equity capital		374,720,000	100.00	388,530,000	100.00	383,754,000	100.00	386,135,000	365,613,000	-3.55	-6.63
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		9,537,000	2.55	11,002,000	2.83	9,757,000	2.54	11,647,000	11,390,000	-13.32	-38.96
Notes payable to subsidiaries that issued TPS		1,604,000	0.43	1,733,000	0.45	1,734,000	0.45	1,730,000	1,722,000	-7.44	-6.14
Loans and advances from subsidiary holding companies		5,781,000	1.54	4,780,000	1.23	5,426,000	1.41	3,046,000	10,835,000	20.94	43.38
Subordinated and long-term debt 1 year or less		9,842,000	2.63	2,291,000	0.59	2,547,000	0.66	1,165,000	1,175,000	329.59	4724.51
Guaranteed loans to banks, nonbanks, and holding companies		61,106,000	16.31	45,024,000	11.59	45,237,000	11.79	38,787,000	35,394,000	35.72	252.42

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.27	11.02	24	12.43	12.52	57	10.91	11.94	46	5.70	7.29	30	9.92	9.68	54
Bank net income / Average equity investment in banks		11.60			12.35			11.80			7.45				10.51
Nonbank net income / Average equity investment in nonbanks	1.57	9.71	28	10.01	13.18	51	8.60	13.12	46	9.55	9.75	61	2.99	7.89	38
Subsidiary HCs net income / Average equity investment in sub HCs	9.26	8.41	60	12.51	11.04	65	11.01	10.11	55	4.98	7.01	41	11.15	8.55	64
Bank net income / Parent net income	0	98.76	4	0	96.45	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	4.64	2.50	81	18.17	3.22	90	17.95	3.40	90	36.98	3.59	94	6.10	5.93	74
Subsidiary holding companies' net income / Parent net income	97.52	85.68	55	86.53	66.57	45	87.18	65.35	45	73.89	68.34	45	93.68	74	50
Leverage															
Total liabilities / Equity capital	88.72	18.39	94	93.42	16.51	94	90	16.81	93	93.61	20.06	93	89.20	20.43	92
Total debt / Equity capital	79.40	12.61	96	83.82	11.37	96	80.81	11.71	96	84.65	14.41	93	76.01	14.31	92
Total debt + notes payable to subs that issued TPS / Equity capital	80.20	14.76	96	84.68	13.41	96	81.67	13.63	96	85.52	16.67	93	76.90	16.36	93
Total debt + Loans guaranteed for affiliate / Equity capital	110.17	12.68	96	106.23	11.46	96	103.21	11.77	96	104.10	14.68	95	94.33	14.56	95
Total debt / Equity capital – excess over fair value	79.40	12.75	96	83.82	11.47	96	80.81	11.81	96	84.65	14.52	93	76.01	14.51	92
Long-term debt / Equity capital	78.20	11.91	96	77.16	10.65	95	76.28	10.95	95	76.83	13.56	93	72.34	13.04	94
Short-term debt / Equity capital	1.20	0.48	84	6.66	0.55	94	4.52	0.57	90	7.82	0.77	92	3.67	1.02	82
Current portion of long-term debt / Equity capital	4.96	0.09	95	1.14	0.10	91	1.26	0.06	93	0.58	0.06	92	0.61	0.05	91
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	68.90	39.59	73	69.47	40.69	74	69.19	39.86	73	66.66	34.67	78	65	28.44	82
Double Leverage															
Equity investment in subs / Equity capital	110.38	104.01	76	110.53	103.15	85	110.56	103.22	83	106.93	102.81	75	104.60	103.22	59
Total investment in subs / Equity capital	182.05	109.29	94	185.80	108.29	94	182.90	108.40	94	185.10	110.16	93	181.09	111.07	93
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.25	0.39	83	0.84	0.27	84	0.97	0.29	84	1.25	0.47	80	0.46	0.36	57
Equity investment in subs – equity cap / Net income-div (X)	1.82	1.15	73	1.07	0.85	71	1.28	1.05	69	2.45	1.82	72	0.64	1.22	37
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	121.34	130.36	51	119.34	152.56	42	101.53	152.85	26	63.78	136.59	12	247.40	177.68	78
Cash from ops + noncash items + op expense / Op expense + dividend	10.55	118.32	17	96.07	155.61	26	88.56	154.48	19	97.58	147.24	19	262.10	190.27	78
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	97.09	105.80	44	97.37	94.59	48	96.25	98.54	42	105.03	134.08	40	100.35	116.34	33
Pretax operating income + interest expense / Interest expense	222.21	1,565.66	25	234.96	1,645.53	16	193.27	1,835.33	12	103.28	2,016.32	12	485.68	1,968.54	26
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	217.70	1,454.22	23	233.40	1,896.20	15	192.45	1,770.77	11	103.17	1,539.23	11	471.29	1,632.83	26
Dividends + interest from subsidiaries / Interest expense + dividends	119.34	150.57	46	123.19	174.48	39	103.44	174.12	25	61.09	150.43	15	255.39	210.80	72
Fees + other income from subsidiaries / Salary + other expenses	-730.64	10.18	0	-243.50	12.03	0	-218.05	11.92	0	91.67	13.95	95	112.32	16.52	96
Net income / Current part of long-term debt + preferred dividends (X)	1.16	26.99	9	6.05	40.79	13	6.12	47.61	10	4.89	35.64	16	8.49	57.11	17
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.73	3.60	41	0.03	3.29	32	0.20	3.44	36	0.29	3.85	35	-0.68	2.64	18
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	30.77	0.01	96	22.41	0.03	96	22.40	0.02	96	19.45	0.05	96	18.32	0.10	96
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	30.77	0.01	96	22.41	0.03	96	22.40	0.02	96	19.45	0.05	96	18.32	0.10	96
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	31	1.77	96	30.65	1.76	95	30.27	1.76	95	30.32	2.66	93	28.87	5.62	88
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	9.14	0.06	96	10.68	0.07	96	10.39	0.06	96	10.12	0.08	96	8.56	0.19	96

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	69.11	70.90	54	72.37	69.90	60	97.78	66.37	79	467.42	81.10	95	23.57	57.84	19
Dividends declared / Net income	30.97	31.93	45	21.23	27.22	38	23.85	28.27	41	48.83	42.29	61	28.41	33.08	39
Net income – dividends / Average equity.....	5.71	7.51	33	9.79	9.25	65	8.30	8.62	53	2.92	4.14	33	7.10	6.46	58
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	12.88	2.76	87	4.21	6.19	67	4.93	4.90	73	1.95	3.41	70	5.28	7.53	69
Dividends from subsidiary holding companies.....	138.78	4.73	92	156.11	6.32	94	118.87	5.91	92	41.71	4.85	90	418.29	21.40	95
Dividends from all subsidiaries	151.66	183.35	54	160.32	213.42	52	123.80	203.53	30	43.66	174.85	10	423.57	260.40	82
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.79			43.30			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.21			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.95			0.87			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		52.71			48.70			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	86.01	47.96	65	4.92	66.90	28	6.55	62.63	24	2.57	56.39	36	24.58	82.95	37
Interest income from nonbank subsidiaries.....	63.81	3.25	95	10.02	2.38	84	11.16	2.44	86	14.98	7.38	83	75.42	20.25	85
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	-9.79	0.12	3	-3.99	0.11	1	-4.19	0.07	2	-2.69	0.16	2	-7.52	1.06	2
Operating income from nonbank subsidiaries	140.03	64.26	86	10.96	94.31	19	13.52	87.22	20	14.86	79.84	30	92.48	150.41	44
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	44.07	72.55	44	38.30	36.58	45	32.52	38.10	45	27.56	43.51	42	126.86	61.23	88
Interest income from subsidiary holding companies	22.71	15.40	72	15.40	5.06	80	17.32	5.26	75	43.38	8.40	85	22.82	6.54	84
Management and service fees from subsidiary holding companies	0	0.27	47	0	0.75	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies	-50.93	-3	5	-7.81	-0.41	5	-7.22	-0.40	5	10.50	0.01	95	6.95	0.29	92
Operating income from subsidiary holding companies	15.85	85.23	33	45.90	47.30	45	42.63	58.37	35	81.44	55.20	71	156.63	76.49	84
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0.31	0.98	70	0.02	0.27	57	0.03	0.23	57	0.14	0.63	60	0.18	0.80	59
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0.32	0.03	92	0	0.03	45	0	0.02	46	0.37	0.04	92	0.01	0.03	87
Operating income from bank subsidiaries	0.64	81.70	8	0.02	82.68	6	0.03	83.13	5	0.51	82.20	7	0.19	78.80	8
Dividends from nonbank subsidiaries	5.49	2.90	80	1.90	3.56	67	2.65	3.07	76	1.67	1.95	70	1.03	2.65	62
Interest income from nonbank subsidiaries.....	4.08	0.28	92	3.87	0.20	94	4.53	0.18	94	9.73	0.73	92	3.15	1.19	88
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries	-0.63	0	2	-1.54	0.01	0	-1.70	0.01	0	-1.75	0.01	1	-0.31	0.04	1
Operating income from nonbank subsidiaries	8.94	4.41	79	4.24	5.69	69	5.48	4.67	77	9.65	4.70	82	3.86	7.29	72
Dividends from subsidiary holding companies.....	59.17	2.46	92	70.48	2.13	95	64.03	2.10	93	35.79	2.53	91	81.31	4.52	94
Interest income from subsidiary holding companies	30.49	0.01	97	28.34	0.01	96	34.10	0.01	96	56.32	0.11	98	14.62	0.20	95
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	-68.38	0	0	-14.37	0	0	-14.21	0	0	13.63	0	99	4.45	0	98
Operating income from subsidiary holding companies	21.28	3.74	88	84.45	3.40	93	83.92	3.91	94	105.74	4.56	99	100.38	6.08	98
Loans and advances from subsidiaries / Short term debt.....	644.43	284.57	82	117.93	152.66	60	166.13	158.10	68	94.16	135.13	61	313.25	83.37	91
Loans and advances from subsidiaries / Total debt	9.72	27.96	44	9.37	28.03	42	9.30	26.38	41	8.70	27.08	44	15.13	28.33	50